

# ANNUAL REPORT

of the

# Insurance Department

## OF MONTANA

(State Auditor's Office)

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For the Year Ending

## DECEMBER 31, 1911

Showing Business Written, Premiums Received, Losses Incurred and  
Paid by Life, Fire and Miscellaneous Insurance Companies  
and Fraternal Societies Authorized to Transact Busi-  
ness during such period and Containing Lists  
of Agents Duly Licensed to Rep-  
resent Such Companies  
for the year 1912.

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C. M. McCOY,

State Auditor and Commissioner of Insurance Ex-Officio.

BERT L. HAWLEY,

Deputy Commissioner of Insurance.



"INDEPENDENT PUBLISHING COMPANY, HELENA, MONTANA."

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# Department of Insurance.

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Helena, Montana, April 10, 1912.

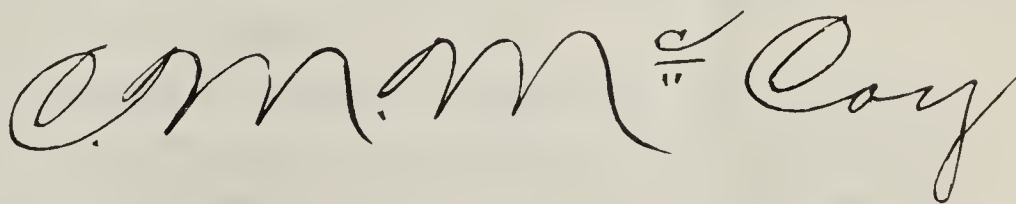
Hon. Edwin L. Norris,  
Governor of Montana,  
Helena.

Sir:—

I have the honor to submit herewith the annual report of the insurance department of the State of Montana for the year ending December 31, 1911, which includes the business written, premiums received, losses incurred and losses paid, by fire, life and miscellaneous insurance companies, including surety companies doing a bonding business and fraternal societies, authorized to transact business in this state, corrected and compiled from the annual statements of said companies filed with this department according to law, showing their condition as of December 31, 1911.

There is also submitted in this report a statement showing paid up capital of all stock companies, assets and liabilities, surplus over all liabilities and surplus to policy holders, and other data, the figures of which have been taken, as well, from the annual statements filed in this office by the different companies. A recapitulation and brief summary of all business transacted by licensed companies are made a part of this report. In alphabetical arrangement will be found a complete list of the companies authorized to transact business for the period ending March 31, 1913, in their separate classes, followed by lists of agents regularly appointed and duly licensed to represent such companies in this state for the last period mentioned, each list being headed by the name and address of the manager of the company and his official headquarters. A reference is also made to the companies which have ceased doing business in this state for any cause.

Respectfully,

A handwritten signature in cursive script, reading "C. M. M. Coy". The signature is written in dark ink and is positioned above the typed name of the State Auditor and Commissioner of Insurance.

State Auditor and Commissioner  
of Insurance, Ex-Officio.

## COMPANIES ADMITTED.

The following companies were admitted by this department during the period extending from March 31st, 1911, to April 1st, 1912.

### Fire and Reinsurance.

Detroit Fire & Marine Insurance Company, Detroit, Michigan.  
Equitable Fire & Marine Ins. Co., Providence, R. I.  
Fire Reassurance Company, Paris, France.  
Frankona Reinsurance Company, Frankfort-on-the-Main, Germany.  
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.  
Minerva Retrocession & Reinsurance Co., Cologne, Germany.  
Minneapolis Fire & Marine Ins. Co., Minneapolis, Minn.  
Montana Fire Insurance Company, Butte, Montana.  
National-Ben Franklin Fire Insurance Company, Pittsburg, Pa.  
South German Reinsurance Company, Munich, Bavaria.  
Standard Fire Insurance Co., Hartford, Conn.  
Swiss National Insurance Company, Basle, Switzerland.  
Warsaw Fire Insurance Company, Warsaw, Russia.

### Life.

American Bankers Insurance Company, Chicago, Illinois.  
Bankers Life Company, Des Moines, Iowa.  
International Life Insurance Company, St. Louis, Missouri.  
National Life Insurance Company of Montana, Butte, Montana.  
New World Life Insurance Company, Spokane, Washington.

### Assessment Life.

Guarantee Fund Life Association, Omaha, Nebraska.

### Miscellaneous.

London & Lancashire Guarantee and Accident Co., Toronto, Canada.  
Maryland Casualty Co., Baltimore, Md.  
Merchants Life & Casualty Co., Minneapolis, Minn.

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The following companies withdrew from the state and ceased writing business during the year ending March 31, 1912.

### Fire.

Camden Fire Insurance Company, Camden, New Jersey.  
International Fire Insurance Company, Fort Worth, Texas.  
Rochester German Ins. Co., Rochester, N. Y.  
Spring Garden Fire Insurance Company, Philadelphia, Pa.

### Life.

Bankers Life Association, Des Moines, Iowa.  
International Life Insurance Company, St. Louis, Missouri.

### Miscellaneous.

New Jersey Fidelity & Plate Glass Insurance Company, Newark, N. J.



THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRAN-  
SACT BUSINESS IN MONTANA AT THE DATE  
OF THIS REPORT.

Fire.

Aachen & Munich Fire Ins. Co., Aix la Chapelle, Germany.  
Aetna Insurance Co., Hartford, Connecticut.  
Agricultural Insurance Co., Watertown, N. Y.  
Alliance Insurance Co., Philadelphia, Pa.  
American Central Insurance Co., St. Louis, Mo.  
American Insurance Co., Newark, N. J.  
Atlas Assurance Co., London, England.  
British America Assurance Co., Toronto, Canada.  
Caledonian Insurance Co., Edinburgh, Scotland.  
California Insurance Co., San Francisco, Cal.  
Citizens Insurance Co., St. Louis, Mo.  
Commercial Union Assurance Co., Ltd., London, England.  
Commonwealth Insurance Co., New York, N. Y.  
Concordia Fire Ins. Co., Milwaukee, Wis.  
Connecticut Fire Ins. Co., Hartford, Conn.  
Continental Insurance Co., New York, N. Y.  
County Fire Insurance Co., Philadelphia, Pa.  
Delaware Insurance Co., Philadelphia, Pa.  
Detroit Fire & Marine Insurance Co., Detroit, Mich.  
Equitable Fire & Marine Ins. Co., Providence, R. I.  
Fidelity-Phenix Fire Insurance Co., New York, N. Y.  
Fire Association of Philadelphia, Philadelphia, Pa.  
Fireman's Fund Insurance Co., San Francisco, Cal.  
Firemen's Insurance Co., Newark, N. J.  
Franklin Fire Insurance Co., Philadelphia, Pa.  
German Alliance Insurance Co., New York, N. Y.  
German American Insurance Co., New York, N. Y.  
Germania Fire Insurance Co., New York, N. Y.  
Girard Fire & Marine Ins. Co., Philadelphia, Pa.  
Glens Falls Insurance Co., Glens Falls, N. Y.  
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany.  
Hanover Fire Insurance Co., New York, N. Y.  
Hartford Fire Insurance Co., Hartford, Conn.  
Home Fire Insurance Co., Salt Lake City, Utah.  
Home Insurance Co., New York, N. Y.  
Imperial Fire Insurance Co., Denver, Colo.  
Insurance Company of North America, Philadelphia, Pa.  
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.  
Jefferson Fire Insurance Co., Philadelphia, Pa.  
Law Union & Rock Insurance Co., London, England.  
Liverpool & London & Globe Ins. Co., Liverpool, England.  
Liverpool & London & Globe Ins. Co., New York, N. Y.  
London Assurance Corporation, Ltd., London, England.

London & Lancashire Fire Ins. Co., Liverpool, England.  
Merchants Fire Insurance Co., Denver, Colo.  
Merchants Fire Assurance Corporation, New York, N. Y.  
Michigan Commercial Insurance Co., Lansing, Mich.  
Michigan Fire & Marine Ins. Co., Detroit, Mich.  
Milwaukee Mechanics Insurance Co., Milwaukee, Wis.  
Minneapolis Fire & Marine Ins. Co., Minneapolis, Minn.  
Montana Fire Insurance Co., Butte, Montana.  
Nassau Fire Insurance Co. Brooklyn, N. Y.  
National-Ben Franklin Fire Ins. Co., Pittsburgh, Pa.  
National Fire Insurance Co., Hartford, Conn.  
National Union Fire Insurance Co., Pittsburgh, Pa.  
New Brunswick Fire Insurance Co., New Brunswick, N. J.  
New Hampshire Fire Ins. Co., Manchester, N. H.  
New Zealand Ins. Co., Ltd., Auckland, N. Z.  
Niagara Fire Insurance Co., New York, N. Y.  
North British & Mercantile Ins. Co., London & Edinburgh.  
North River Insurance Co., New York, N. Y.  
Northern Assurance Co., Ltd., London, England.  
Northwestern Fire & Marine Ins. Co., Minneapolis, Minn.  
Northwestern National Insurance Co., Milwaukee, Wis.  
Norwich Union Fire Ins. Society, Ltd., Norwich, England.  
Orient Insurance Co., Hartford, Conn.  
Palatine Insurance Co., Ltd., London, England.  
Pelican Assurance Co., New York, N. Y.  
Pennsylvania Fire Insurance Co., Philadelphia, Pa.  
Peoples National Fire Ins. Co., Wilmington, Del.  
Phoenix Assurance Co., Ltd., London, England.  
Phoenix Insurance Co., Hartford, Conn.  
Providence Washington Insurance Co., Providence, R. I.  
Prussian National Insurance Co., Stettin, Germany.  
Queen Insurance Co., New York, N. Y.  
Reliance Insurance Co., Philadelphia, Pa.  
Royal Exchange Assurance, London, England.  
Royal Insurance Co., Ltd., Liverpool, England.  
Scottish Union & National Ins. Co., Edinburgh, Scotland.  
Security Insurance Co., New Haven, Conn.  
Springfield Fire & Marine Ins. Co., Springfield, Mass.  
St. Paul Fire & Marine Ins. Co., St. Paul, Minn.  
Standard Fire Insurance Co., Hartford, Conn.  
State Assurance Co., Ltd., Liverpool, England.  
Sun Insurance Co., New Orleans, La.  
Sun Insurance Office, London, England.  
Svea Insurance Co., Gothenburg, Sweden.  
Teutonia Insurance Co., New Orleans, La.  
Union Assurance Society, Ltd., London, England.  
Westchester Fire Insurance Co., New York, N. Y.



Western Assurance Co., Toronto, Canada.  
Williamsburgh City Fire Ins. Co., New York.

**Fire Reinsurance Companies.**

Balkan National Fire Insurance Co., Sofia, Bulgaria.  
Cologne Reinsurance Co., Cologne, Germany.  
Fire Reassurance Co., Paris, France.  
First Russian Fire Insurance Co., St. Petersburg, Russia.  
Frankona Reinsurance Co., Frankfort-on-the-Main, Germany.  
International Fire Ins. Co., New York, N. Y.  
Jakor Insurance Co., Moscow, Russia.  
Moscow Fire Insurance Co., Moscow, Russia.  
Minerva Retrocession & Reinsurance Co., Cologne, Germany.  
Munich Reinsurance Co., Munich, Germany.  
Northern Insurance Co., Moscow, Russia.  
Rossia Fire Insurance Co., St. Petersburg, Russia.  
Russian Reinsurance Co., St. Petersburg, Russia.  
Salamandra Insurance Co., St. Petersburg, Russia.  
Skandia Insurance Co., Stockholm, Sweden.  
South German Reinsurance Co., Munich, Germany.  
Swiss National Insurance Co., Basle, Switzerland.  
Swiss Reinsurance Co., Zurich, Switzerland.  
Union & Phenix Espanol Insurance Co., Madrid, Spain.  
Warsaw Fire Insurance Co., Warsaw, Russia.

**Domestic Mutual Fire, Hail and Lightning Companies.**

(Organized and admitted under a special act and confining their business to the county in which they were organized; purely mutual in character.)

Farmers' Mutual Fire and Lightning Ins. Ass'n, of Fergus County, Lewistown, Mont.

Farmers' Mutual Hail & Lightning Ins. Co. of Custer and Dawson Counties.

Farmers' Mutual Fire Insurance Ass'n of Ravalli Co., Corvallis, Mont.

Finnish Mutual Fire Ins. Co., of Carbon County, Red Lodge, Mont.

Flathead Farmers' Mutual Ins. Co., Kalispell, Mont.

Gallatin Mutual Hail Insurance Co., Bozeman, Mont.

Valley Farmers' Mutual Fire Ins. Co., Dagmar, Mont.

**Life.**

Aegis Life Insurance Co., Denver, Colo.

Aetna Life Insurance Co., Hartford, Conn.

American Bankers Insurance Co., Chicago, Ill.

Bankers Life Co., Des Moines, Iowa.

Bankers Reserve Life Co., The, Omaha, Neb.

Central Life Assurance Society of the U. S., Des Moines, Iowa.

Continental Life Ins. & Inv. Co., Salt Lake City, Utah.

Equitable Life Assur Society of the U. S., New York, N. Y.

Fidelity Mutual Life Ins. Co., Philadelphia, Pa.



Germania Life Ins. Co., New York, N. Y.  
Manhattan Life Insurance Co., New York, N. Y.  
Metropolitan Life Ins. Co., New York, N. Y.  
Missouri State Life Insurance Co., St. Louis, Mo.  
Montana Life Insurance Co., Helena, Montana.  
Mutual Benefit Life Ins. Co., Newark, N. J.  
Mutual Life Insurance Co., New York, N. Y.  
National Life Insurance Co. of Montana, Butte, Montana.  
National Life Insurance Co., Montpelier, Vt.  
National Life Insurance Co. of the U. S. A., Chicago, Ill.  
New World Life Insurance Co., Spokane, Washington.  
New York Life Insurance Co., New York, N. Y.  
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.  
Northwestern National Life Ins. Co., Minneapolis, Minn.  
Pacific Mutual Life Ins. Co., Los Angeles, Cal.  
Penn Mutual Life Ins. Co., Philadelphia, Pa.  
Prudential Insurance Co. of America, Newark, N. J.  
Travelers Insurance Co., Hartford, Conn.  
Union Central Life Insurance Co., Cincinnati, Ohio.  
Western Union Life Ins. Co., Spokane, Washington.

#### **Assessment Life.**

Guarantee Fund Life Association, Omaha, Nebraska.  
Merchants Life Association, Burlington, Iowa.

#### **Miscellaneous.**

Casualty Co. of America, New York, N. Y.  
Continental Casualty Co., Hammond, Indiana.  
Employers Liability Assur Corp., Ltd., London, England.  
Fidelity & Casualty Co., New York, N. Y.  
Frankfort Marine Accident & Plate Glass Ins. Co., Frankfort-on-the-Main, Germany.  
Hartford Steam Boiler Inspection & Ins. Co., Hartford, Conn.  
Indiana & Ohio Livestock Ins. Co., Crawfordsville, Indiana.  
London & Lancashire Guarantee & Accident Co., Toronto, Canada.  
Lloyds Plate Glass Ins. Co., New York, N. Y.  
Maryland Casualty Co., Baltimore, Md.  
Merchants Life and Casualty Co., Minneapolis, Minn.  
Metropolitan Casualty Co., New York, N. Y.  
New York Plate Glass Ins. Co., New York, N. Y.  
North American Accident Ins. Co., Chicago, Ill.  
Ocean Accident & Guarantee Corp., Ltd., London, England.  
Preferred Accident Ins. Co., New York, N. Y.  
St. Paul Mutual Hail & Cyclone Ins. Co., St. Paul, Minn.  
State Farmers Mutual Hail Ins. Co., Waseca, Minn.  
Standard Accident Ins. Co., Detroit, Mich.  
Union Health & Accident Ins. Co., Denver, Colo.  
U. S. Health & Accident Ins. Co., Saginaw, Mich.

**Surety Companies Admitted to Transact a Bonding Business.**

American Bonding Co., of Baltimore, Md.  
American Surety Co., New York, N. Y.  
Fidelity & Deposit Co., Baltimore, Md.  
Massachusetts Bonding & Ins. Co., Boston, Mass.  
National Surety Co., New York, N. Y.  
Title Guaranty & Surety Co., Scranton, Pa.  
United States Fidelity & Guaranty Co., Baltimore, Md.

**Fraternal Societies.**

American Nobles, Waterloo, Iowa.  
American Yeomen, Brotherhood of, Des Moines, Iowa.  
Ancient Order of United Workmen, Fargo, N. D.  
Catholic Knights of America, St. Louis, Mo.  
Catholic Order of Foresters, Chicago, Ill.  
Court of Honor, Springfield, Ill.  
Degree of Honor, Sioux City, Iowa.  
Equitable Fraternal Union, Neenah, Wis.  
Fraternal Aid Association, Lawrence, Kan.  
Fraternal Brotherhood, Los Angeles, Cal.  
Fraternal Union of America, Denver, Colo.  
Homesteaders, The, Des Moines, Iowa.  
Independent Order of Foresters, Toronto, Canada.  
Knights of Columbus, New Haven, Conn.  
Knights and Ladies of Security, Topeka, Kan.  
Knights of the Maccabees of the World, Detroit, Mich.  
Knights of Pythias, Indianapolis, Ind.  
Ladies Catholic Benevolent Ass'n, Erie, Pa.  
Ladies of the Maccabees of the World, Port Huron, Mich.  
Ladies of the Modern Maccabees, Port Huron, Mich.  
Modern Brotherhood of America, Mason City, Iowa.  
Modern Woodmen of America, Rock Island, Ill.  
Mystic Toilers, Des Moines, Iowa.  
National Protective Legion, Waverly, N. Y.  
Royal Arcanum, Boston, Mass.  
Royal Highlanders, Aurora, Nebraska.  
Royal Neighbors of America, Rock Island, Ill.  
United Artisans, Portland, Oregon.  
United Order of Foresters, Milwaukee, Wis.  
Women of Woodcraft, Portland, Oregon.  
Woodmen of the World, Denver, Colo.



# STATEMENT OF LIFE INSURANCE FOR

Report Showing the Business Transacted in Montana for the Calendar year 1911 by  
Department, and showing the Portion of Business written by

| Name of Company.                                    | Location.             | Insurance Written.  |                 |                     |                 | Premiums Received. |                |
|---|-----------------------|---------------------|-----------------|---------------------|-----------------|--------------------|----------------|
|   |                       | 1910.               |                 | 1911.               |                 | 1910.....          | 1911. . .      |
|   |                       | Policies<br>Issued. | Amount.         | Policies<br>Issued. | Amount.         |                    |                |
| Aegis Life Insurance Co....                         | Denver, Colo. ....    | 6                   | \$ 28,500.00    | 32                  | \$ 60,500.00    | \$ 1,247.56        | \$ 3,363.14    |
| Aetna Life Insurance Co....                         | Hartford, Conn. ....  | 102                 | 198,175.00      | 84                  | 167,584.35      | 22,508.46          | 17,925.80      |
| *American Bankers' Insur-<br>ance Co. ....          | Chicago, Ill. ....    | .....               | .....           | 39                  | 134,325.00      | .....              | 4,065.32       |
| †Bankers Life Co. ....                              | Des Moines, Ia. ....  | .....               | .....           | .....               | .....           | .....              | .....          |
| Bankers' Reserve Life Co.,<br>The ....              | Omaha, Neb. ....      | 157                 | 535,500.00      | 97                  | 256,550.00      | 68,691.90          | 61,946.13      |
| Central Life Assurance So-<br>ciety ....            | Des Moines, Ia. ....  | 414                 | 818,512.00      | 254                 | 502,200.00      | 60,329.96          | 56,357.96      |
| Continental Life Insurance<br>& Investment Co. .... | Salt Lake City, Utah  | 51                  | 118,000.00      | 91                  | 187,500.00      | 32,669.37          | 33,651.82      |
| Des Moines Life Ins. Co....                         | Des Moines, Ia. ....  | 225                 | 487,860.00      | 360                 | 715,947.00      | 12,092.05          | 34,899.76      |
| **Equitable Life Assurance<br>Society ....          | New York, N. Y....    | 181                 | 539,655.00      | .....               | .....           | 200,522.16         | 198,510.79     |
| Fidelity Mutual Life Ins. Co.                       | Philadelphia, Pa. ... | 44                  | 99,530.00       | 30                  | 63,641.00       | 6,602.25           | 10,132.25      |
| Germania Life Insurance Co.                         | New York, N. Y. ...   | 140                 | 425,446.60      | 109                 | 295,500.00      | 91,592.48          | 89,473.21      |
| *International Life Ins. Co.,                       | St. Louis, Mo. ....   | .....               | .....           | 9                   | 20,500.00       | .....              | 502.60         |
| Manhattan Life Ins. Co. ...                         | New York, N. Y. ...   | 30                  | 60,000.00       | 46                  | 99,000.00       | 20,391.12          | 21,677.27      |
| Metropolitan Life Ins. Co.,<br>(Ordinary) ....      | New York, N. Y. ...   | 275                 | 220,639.00      | 332                 | 234,418.00      | 54,714.40          | 59,244.68      |
| *Missouri State Life Ins. Co..                      | St. Louis, Mo. ....   | .....               | .....           | 112                 | 262,915.00      | .....              | 7,556.57       |
| Montana Life Insurance Co.                          | Helena, Mont. ....    | 311                 | 1,144,500.00    | 671                 | 1,839,500.00    | 49,389.33          | 109,293.38     |
| Mutual Benefit Life Ins. Co.                        | Newark, N. J. ....    | 135                 | 327,450.00      | 80                  | 259,378.00      | 69,860.06          | 67,254.83      |
| Mutual Life Insurance Co...                         | New York, N. Y. ...   | 434                 | 1,411,168.70    | 491                 | 1,541,379.00    | 270,348.52         | 272,752.39     |
| *National Life Insurance Co.,<br>of Montana ....    | Butte, Mont. ....     | .....               | .....           | 491                 | 1,745,500.00    | .....              | 83,688.72      |
| *National Life Insurance Co.<br>of U. S. A. ....    | Chicago, Ill. ....    | 102                 | 263,445.79      | 36                  | 49,919.22       | 19,111.40          | 18,277.53      |
| National Life Insurance Co.                         | Montpelier, Vt. ....  | 84                  | 175,905.00      | 83                  | 222,734.65      | 34,914.74          | 40,207.00      |
| *New World Life Ins. Co...                          | Spokane, Wash. ....   | .....               | .....           | .....               | .....           | .....              | .....          |
| New York Life Ins. Co....                           | New York, N. Y. ...   | 361                 | 1,008,403.00    | 407                 | 1,236,655.00    | 358,338.23         | 382,384.45     |
| Northwestern Mutual Life<br>Insurance Co. ....      | Milwaukee, Wis. ...   | 401                 | 1,398,500.00    | 439                 | 1,175,500.00    | 243,617.10         | 271,539.61     |
| Northwestern National Life<br>Insurance Co. ....    | Minneapolis, Minn..   | 320                 | 573,265.00      | 271                 | 468,392.00      | 33,623.48          | 39,311.15      |
| Pacific Mutual Life Ins. Co.                        | Los Angeles, Cal....  | 15                  | 57,989.00       | 1                   | 2,981.00        | 8,581.17           | 7,728.66       |
| Penn Mutual Life Ins. Co...                         | Philadelphia, Pa. ... | 69                  | 188,500.00      | 60                  | 161,249.00      | 44,619.82          | 44,776.14      |
| Prudential Ins. Co. of Amer-<br>ica (Ordinary) .... | Newark, N. J. ....    | 169                 | 323,558.00      | 168                 | 297,501.00      | 32,841.27          | 46,493.29      |
| Travelers' Insurance Co. ...                        | Hartford, Conn. ....  | 4                   | 13,000.00       | 3                   | 7,500.00        | 2,724.23           | 3,575.67       |
| Union Central Life Ins. Co.                         | Cincinnati, Ohio ...  | 16                  | 37,750.00       | 2                   | 5,000.00        | 26,343.36          | 26,841.84      |
| *Western Union Life Ins. Co.                        | Spokane, Wash. ...    | .....               | .....           | 222                 | 477,054.00      | .....              | 15,659.30      |
| Totals .....  |                       | 4046                | \$10,455,312.09 | 5020                | \$12,490,733.22 | \$1,765,674.42     | \$2,030,091.26 |

## INDUSTRIAL

|                         |                     |      |               |      |               |              |              |
|-------------------------|---------------------|------|---------------|------|---------------|--------------|--------------|
| Metropolitan Life ..... | New York, N. Y. ... | 2319 | \$ 340,833.00 | 2077 | \$ 320,039.00 | \$ 56,735.47 | \$ 58,042.38 |
|-------------------------|---------------------|------|---------------|------|---------------|--------------|--------------|

## ASSESSMENT LIFE

|   |                      |       |                 |      |                 |                |                |
|---|----------------------|-------|-----------------|------|-----------------|----------------|----------------|
| †Bankers' Life Association..                | Des Moines, Iowa...  | 684   | \$ 1,368,000.00 | 424  | \$ 848,000.00   | \$ 55,123.81   | \$ 69,927.89   |
| *Guarantee Fund Life Asso-<br>ciation ..... | Omaha, Neb. ....     | ..... | .....           | 171  | 342,000.00      | .....          | 3,194.50       |
| Merchants Life Association.                 | Burlington, Iowa ... | 174   | 348,000.00      | 98   | 196,000.00      | 3,714.21       | 6,832.11       |
| Totals .....                                |                      | 858   | \$ 1,716,000.00 | 693  | \$ 1,386,000.00 | 58,838.02      | 79,954.50      |
| Aggregate .....                             |                      | 7223  | \$12,512,145.09 | 7790 | \$14,196,772.22 | \$1,881,247.91 | \$2,168,088.14 |

\*Entered, 1911.

†Changed from Assessment to Mutual Company, Nov. 14, 1911.

\*\*Owing to fire, complete figures not obtainable at time of printing this report.

THE YEAR ENDING DECEMBER 31, 1911.

Life Insurance Companies, as shown by the Annual Statements filed in this each Company as Compared with the previous year.

| Ceased to<br>be in Force. |                | Losses Incurred<br>During Year. |               | Losses Paid<br>During Year. |               | Amount in<br>force Dec. 31,<br>1910..... | In Force<br>Dec. 31, 1911. |                 | Increase and<br>Decrease of<br>Insurance in<br>force 1911..... | Premium fee paid.. |
|---------------------------|----------------|---------------------------------|---------------|-----------------------------|---------------|--|----------------------------|-----------------|--|--------------------|
| Number.                   | Amount.        | Number.                         | Amount.       | Number.                     | Amount.       |  | Number.                    | Amount.         |  |                    |
| 2                         | \$ 3,000.00    | ...                             | ...           | ...                         | ...           | \$ 28,500.00                             | 36                         | \$ 86,000.00    | \$ 57,500.00   | \$ 125.00          |
| 98                        | 235,400.00     | 20                              | \$ 62,738.00  | 20                          | \$ 62,738.00  | 969,400.00                               | 470                        | \$ 901,584.35   | * 67,815.65  | 383.52             |
| .....                     | .....          | .....                           | .....         | .....                       | .....         | .....                                    | 39                         | 134,235.00      | 134,235.00   | 125.00             |
| .....                     | .....          | .....                           | .....         | .....                       | .....         | .....                                    | .....                      | .....           | .....  | 125.00             |
| 139                       | 511,340.00     | ...                             | .....         | ...                         | .....         | 1,772,530.00                             | 498                        | 1,517,740.00    | * 254,790.00   | 1,263.92           |
| 259                       | 482,550.00     | 2                               | 2,000.00      | 2                           | 2,000.00      | 1,879,632.00                             | 960                        | 1,899,282.00    | 19,650.00  | 1,152.16           |
| 44                        | 120,500.00     | 2                               | 10,414.99     | 2                           | 10,414.99     | 838,800.00                               | 304                        | 905,800.00      | 67,000.00  | 698.04             |
| 123                       | 260,800.00     | 1                               | 2,000.00      | 1                           | 2,000.00      | 546,910.00                               | 516                        | 1,002,057.00    | 455,147.00   | 723.00             |
| .....                     | .....          | 22                              | 71,243.42     | 26                          | 76,287.63     | 6,331,784.00                             | .....                      | .....           | .....  | 1,995.22           |
| .....                     | .....          | .....                           | .....         | .....                       | .....         | 194,037.00                               | 141                        | 266,462.00      | 72,425.00  | 227.65             |
| 70                        | 191,183.00     | 8                               | 23,000.00     | 7                           | 10,000.00     | 2,121,631.10                             | 944                        | 2,275,948.10    | 154,317.00   | 1,814.46           |
| 3                         | 11,000.00      | .....                           | .....         | .....                       | .....         | .....                                    | 6                          | 9,500.00        | 9,500.00   | 125.00             |
| 23                        | 56,121.00      | .....                           | .....         | .....                       | .....         | 608,952.00                               | 225                        | 651,831.00      | 42,879.00  | 458.55             |
| 194                       | 144,850.00     | 26                              | 13,607.00     | 26                          | 13,607.00     | 1,340,228.00                             | 1,950                      | 1,429,796.00    | 89,568.00  | 1,197.39           |
| 14                        | 31,040.00      | .....                           | .....         | .....                       | .....         | .....                                    | 98                         | 231,875.00      | 231,875.00   | 176.13             |
| 46                        | 148,500.00     | 2                               | 6,000.00      | 2                           | 6,000.00      | 1,144,500.00                             | 935                        | 2,835,500.00    | 1,691,000.00   | 2,210.87           |
| 96                        | 201,616.00     | 9                               | 14,000.00     | 8                           | 12,000.00     | 2,064,020.00                             | 865                        | 2,121,782.00    | 57,762.00  | 1,370.10           |
| 308                       | 1,201,971.00   | 52                              | 303,665.00    | 53                          | 306,610.00    | 8,987,136.00                             | 3,743                      | 9,326,544.00    | 339,408.00   | 5,480.05           |
| 4                         | 5,500          | .....                           | .....         | .....                       | .....         | .....                                    | 487                        | 1,740,000.00    | 1,740,000.00   | 1,698.77           |
| 46                        | 96,547.40      | .....                           | .....         | .....                       | .....         | 617,786.47                               | 277                        | 571,158.29      | * 46,628.18  | 390.55             |
| 25                        | 61,995.00      | 3                               | 5,000.00      | 2                           | 4,000.00      | 955,535.71                               | 519                        | 1,116,275.36    | 160,739.65   | 829.14             |
| .....                     | .....          | .....                           | .....         | .....                       | .....         | .....                                    | .....                      | .....           | .....  | 125.00             |
| 260                       | 620,896.00     | 44                              | 97,313.84     | 44                          | 100,017.84    | 10,256,865.00                            | 4,136                      | 10,872,624.00   | 615,759.00   | 7,692.68           |
| 168                       | 799,654.00     | 46                              | 131,038.86    | 44                          | 124,038.86    | 9,455,927.00                             | 3,677                      | 9,831,773.00    | 375,846.00   | 5,455.77           |
| 172                       | 320,778.00     | 2                               | 2,850.31      | 4                           | 6,881.31      | 862,962.00                               | 624                        | 1,010,576.00    | 147,614.00   | 811.22             |
| 9                         | 21,863.00      | .....                           | .....         | .....                       | .....         | 261,155.00                               | 149                        | 242,273.00      | * 18,882.00  | 154.57             |
| 34                        | 117,381.00     | 4                               | 5,000.00      | 3                           | 4,000.00      | 1,245,931.00                             | 490                        | 1,289,799.00    | 43,868.00  | 920.52             |
| 67                        | 131,186.00     | 4                               | 5,799.98      | 4                           | 5,799.98      | 841,396.00                               | 535                        | 1,007,711.00    | 166,315.00   | 954.87             |
| 1                         | 3,500.00       | ..                              | 8.54          | ...                         | 8.54          | 47,000.00                                | 20                         | 51,000.00       | 4,000.00   | 125.00             |
| 8                         | 32,973.00      | 3                               | 5,000.00      | 3                           | 5,000.00      | 771,946.00                               | 363                        | 743,973.00      | * 27,973.00  | 561.84             |
| .....                     | .....          | .....                           | .....         | .....                       | .....         | .....                                    | 222                        | 477,054.00      | 477,054.00   | 338.19             |
| 2,213                     | \$5,812,144.40 | 250                             | \$ 760,679.94 | 251                         | \$ 751,404.15 | \$54,144,564.28                          | 23,239                     | \$54,550,153.10 | \$7,153,461.65   | \$39,709.18        |

BUSINESS

|       |               |    |              |    |              |                 |        |                 |              |             |
|-------|---------------|----|--------------|----|--------------|-----------------|--------|-----------------|--------------|-------------|
| 1,465 | \$ 253,821.00 | 88 | \$ 14,384.75 | 88 | \$ 14,369.25 | \$ 1,765,045.00 | 11,548 | \$ 1,831,263.00 | \$ 66,218.00 | \$ 1,173.35 |
|-------|---------------|----|--------------|----|--------------|-----------------|--------|-----------------|--------------|-------------|

ASSOCIATIONS

|       |                |       |               |       |               |                 |        |                 |                |             |
|-------|----------------|-------|---------------|-------|---------------|-----------------|--------|-----------------|----------------|-------------|
| 233   | \$ 466,000.00  | 32    | \$ 64,000.00  | 34    | \$ 68,000.00  | \$ 7,406,000.00 | 3,894  | \$ 7,788,000.00 | \$ 382,000.00  | \$ 1,423.56 |
| ..... | .....          | ..... | .....         | ..... | .....         | .....           | 171    | 342,000.00      | 342,000.00     | 125.00      |
| 61    | 122,000.00     | 1     | 2,000.00      | 1     | 2,000.00      | 554,000.00      | 314    | 628,000.00      | 74,000.00      | 161.64      |
| 294   | \$ 588,000.00  | 33    | \$ 66,000.00  | 35    | \$ 70,000.00  | \$ 7,960,000.00 | 4,379  | \$ 8,758,000.00 | \$ 798,000.00  | \$ 1,710.20 |
| 3,972 | \$6,653,965.40 | 371   | \$ 841,064.69 | 374   | \$ 835,773.40 | \$63,869,609.28 | 39,166 | \$65,130,416.10 | \$8,017,679.65 | \$42,592.73 |

Increase, 7,153,461.65.  
\* Decrease, 416,088.83.



## TABULAR STATEMENT

Showing Insurance Written, Premiums Received, Losses Incurred, and Losses  
Companies Authorized to Transact Business in the State of Montana. Com-

### FIRE

| Domestic Companies.                        | Risks Written. |                |
|--|----------------|----------------|
|  | 1910.          | 1911.          |
| Aetna .....                                | \$1,879,492.13 | \$2,145,606.66 |
| Agricultural .....                         | 940,900.00     | 575,000.00     |
| Alliance .....                             | 444,088.00     | 643,941.00     |
| American .....                             | 638,559.00     | 563,597.00     |
| American Central .....                     | 1,700,493.00   | 1,643,731.00   |
| California .....                           | 1,323,856.00   | 696,734.00     |
| Citizens .....                             | 1,376,725.00   | 944,797.00     |
| Commonwealth .....                         | 188,291.00     | 216,675.00     |
| Concordia .....                            | 351,545.00     | 533,677.00     |
| Connecticut Fire .....                     | 1,748,434.00   | 1,556,891.00   |
| Continental Fire .....                     | 1,277,225.00   | 1,176,808.00   |
| *County Fire .....                         | .....          | 466,339.00     |
| Delaware .....                             | 421,835.57     | 304,058.00     |
| *Detroit Fire and Marine Ins. Co. ....     | .....          | 25,070.00      |
| Fidelity—Phenix .....                      | 1,205,735.00   | 1,114,840.00   |
| Fire Association of Philadelphia .....     | 1,256,928.00   | 1,422,419.00   |
| Fireman's Fund .....                       | 3,042,117.00   | 3,179,851.00   |
| Firemen's .....                            | 628,975.00     | 703,475.00     |
| Franklin Fire .....                        | 591,785.00     | 479,903.00     |
| German Alliance .....                      | 440,525.00     | 407,200.00     |
| German American .....                      | 1,241,702.00   | 1,353,851.00   |
| Germania Fire .....                        | 1,325,240.00   | 1,249,597.00   |
| Girard Fire and Marine .....               | 374,099.00     | 271,573.00     |
| Glenns Falls .....                         | 875,048.00     | 537,304.00     |
| Hanover Fire .....                         | 737,685.00     | 694,788.00     |
| Hartford .....                             | 4,953,095.00   | 4,070,145.00   |
| Home, N. Y. ....                           | 2,962,280.00   | 2,731,863.00   |
| Home Fire, (Salt Lake City) .....          | 183,430.00     | 158,650.00     |
| International Fire .....                   | 55,675.00      | 63,225.00      |
| Imperial Fire .....                        | 567,684.00     | 373,266.00     |
| Insurance Co., of North America .....      | 1,480,600.00   | 1,769,781.00   |
| Insurance Co., of State of Pennsylvania .. | 178,155.00     | 616,229.62     |
| Jefferson .....                            | 542,132.00     | 459,785.00     |
| Liverpool & London and Globe (N. Y.) ..    | 118,250.00     | 88,775.00      |
| Mercantile Fire and Marine .....           | 447,036.00     | 503,819.00     |
| Merchants Fire Assurance Corporation ..    | 135,666.00     | 156,760.00     |
| Merchants (Denver, Colo.) .....            | 200,025.00     | 476,581.00     |
| Michigan Commercial .....                  | 328,453.00     | 473,192.00     |
| Michigan Fire and Marine .....             | 626,375.00     | 431,580.00     |
| Milwaukee Mechanics .....                  | 778,577.00     | 750,568.00     |
| Nassau .....                               | 31,350.00      | 135,235.00     |
| *National—Ben Franklin Fire .....          | .....          | 11,800.00      |
| National .....                             | 2,634,177.00   | 2,205,008.00   |
| National Union Fire .....                  | 815,275.00     | 753,305.00     |
| New Brunswick .....                        | 673,391.00     | 401,376.00     |
| New Hampshire Fire .....                   | 752,068.00     | 605,616.00     |
| Niagara Fire .....                         | 1,565,149.00   | 1,175,781.00   |
| North River .....                          | 688,396.00     | 443,227.00     |
| Northwestern Fire & Marine .....           | 753,350.00     | 753,164.00     |
| Northwestern National .....                | 485,890.00     | 825,388.00     |
| Orient .....                               | 733,029.00     | 420,994.00     |
| Pelican Assurante Co. ....                 | 126,111.00     | 206,536.00     |
| Pennsylvania Fire .....                    | 904,179.00     | 964,496.00     |
| Peoples National .....                     | 372,880.00     | 585,815.00     |
| Phoenix of Hartford .....                  | 1,644,490.00   | 1,506,748.00   |
| Providence—Washington .....                | 628,387.00     | 457,435.00     |
| Queen .....                                | 1,405,942.00   | 1,498,895.00   |



DOMESTIC COMPANIES.

Paid During the Year ending December 31, 1911, by the Fire Insurance Companies, compiled from the Annual Statements filed with the Insurance Department.

INSURANCE.

| Premiums Received. |             | Losses Incurred. |             | Ratio of Fire Losses Incurred To Premium Received..... | Losses Paid. |             | Premium Fee Paid..... | State Fire Marshall Tax. |
|--------------------|-------------|------------------|-------------|--|--------------|-------------|-----------------------|--------------------------|
| 1910.              | 1911.       | 1910.            | 1911.       |  | 1910.        | 1911.       |                       |                          |
| \$39,678.87        | \$46,984.42 | \$ 8,418.27      | \$35,781.75 | .76  | \$ 8,104.65  | \$27,955.69 | \$ 964.69             | \$ 110.01                |
| 13,364.87          | 12,981.97   | 3,272.53         | 2,123.81    | .16  | 5,624.49     | 2,098.91    | 285.11                | 32.51                    |
| 10,132.19          | 14,488.86   | 2,602.68         | 3,164.28    | .22  | 2,596.68     | 3,170.28    | 314.78                | 33.98                    |
| 10,204.83          | 11,343.94   | 1,276.67         | 2,164.56    | .19  | 1,186.55     | 2,264.57    | 260.97                | 29.50                    |
| 39,479.45          | 40,154.15   | 8,985.88         | 17,396.57   | .43  | 9,008.69     | 16,207.59   | 828.08                | 100.39                   |
| 20,971.15          | 15,576.31   | 5,701.65         | 3,164.42    | .20  | 5,428.45     | 3,218.51    | 408.34                | 47.92                    |
| 25,450.67          | 21,826.77   | 10,414.88        | 7,920.72    | .36  | 14,214.88    | 9,555.43    | 461.54                | 54.57                    |
| 3,355.88           | 4,311.55    | 1,416.05         | 1,918.96    | .45  | 966.05       | 1,567.96    | 125.00                | 10.78                    |
| 5,680.67           | 9,620.31    | 2,382.91         | 2,184.35    | .23  | 1,673.22     | 2,775.16    | 235.23                | 26.28                    |
| 38,528.14          | 36,884.00   | 18,942.55        | 25,744.41   | .70  | 16,820.98    | 24,911.50   | 904.47                | 109.68                   |
| 29,170.32          | 24,540.02   | 5,662.34         | 5,341.40    | .22  | 5,745.48     | 5,338.26    | 620.03                | 74.17                    |
| .....              | 8,497.16    | .....            | 1,944.07    | .23  | .....        | 1,947.79    | 126.57                | 21.24                    |
| 9,494.22           | 7,330.51    | 2,138.40         | 4,003.41    | .55  | 2,139.96     | 591.71      | 171.61                | 18.33                    |
| .....              | 650.75      | .....            | 167.02      | .26  | .....        | 167.02      | 125.00                | 1.97                     |
| 26,280.68          | 25,267.04   | 7,595.47         | 12,534.11   | .50  | 5,721.95     | 10,865.33   | 607.03                | 62.96                    |
| 29,701.50          | 34,796.80   | 8,860.77         | 14,518.03   | .42  | 15,011.85    | 14,696.71   | 720.94                | 86.99                    |
| 66,095.28          | 70,310.92   | 11,482.50        | 29,856.87   | .42  | 16,755.15    | 19,849.20   | 1,431.22              | 166.29                   |
| 10,816.17          | 12,136.23   | 6,490.13         | 1,419.65    | .12  | 4,623.36     | 2,993.44    | 267.72                | 30.34                    |
| 12,904.60          | 9,815.50    | 2,334.27         | 2,620.17    | .27  | 2,156.65     | 2,794.02    | 221.31                | 24.54                    |
| 8,648.54           | 8,515.67    | 50.30            | 3,597.84    | .42  | 883.30       | 1,274.84    | 195.31                | 21.29                    |
| 25,610.08          | 27,458.10   | 5,169.64         | 13,600.80   | .50  | 6,530.64     | 13,267.80   | 574.20                | 68.65                    |
| 32,179.07          | 33,007.01   | 6,528.18         | 9,874.78    | .30  | 6,166.90     | 7,510.41    | 685.14                | 82.52                    |
| 4,852.98           | 5,570.50    | 1,573.06         | 609.53      | .11  | 973.06       | 1,209.53    | 136.41                | 13.93                    |
| 11,846.07          | 10,949.16   | 640.96           | 1,972.33    | .18  | 640.96       | 2,254.97    | 243.98                | 27.37                    |
| 17,182.59          | 16,191.34   | 2,590.77         | 4,886.52    | .30  | 2,393.44     | 3,048.72    | 348.83                | 40.48                    |
| 98,137.79          | 94,387.04   | 31,805.51        | 24,502.27   | .26  | 35,272.43    | 24,086.16   | 1,912.74              | 235.12                   |
| 56,947.44          | 59,053.62   | 14,669.44        | 32,719.05   | .54  | 16,479.55    | 19,551.70   | 1,206.07              | 143.52                   |
| 3,195.27           | 3,212.09    | 1,258.73         | 2,285.00    | .71  | 1,258.73     | 2,285.00    | 125.00                | 8.03                     |
| 775.85             | 1,222.41    | .....            | .....       | .....  | .....        | .....       | 125.00                | 3.06                     |
| 11,745.36          | 9,078.86    | 3,079.00         | 1,143.61    | .13  | 3,049.00     | 973.61      | 206.58                | 22.70                    |
| 35,919.52          | 43,969.84   | 13,923.73        | 14,178.40   | .32  | 13,763.68    | 13,247.09   | 904.40                | 106.46                   |
| 4,010.30           | 10,677.01   | .....            | 1,906.57    | .18  | .....        | 3,800.80    | 274.31                | 31.16                    |
| 10,469.34          | 9,231.86    | 5,879.97         | 5,898.14    | .63  | 6,374.96     | 4,352.43    | 209.64                | 23.08                    |
| 2,329.05           | 1,793.31    | 383.38           | 1,587.02    | .88  | 383.38       | 962.02      | 125.00                | 4.48                     |
| 10,068.43          | 11,477.65   | 6,494.89         | 4,407.94    | .38  | 6,494.89     | 4,176.34    | 254.55                | 28.69                    |
| 2,056.74           | 3,689.10    | 1.74             | 56.72       | .02  | .....        | 58.46       | 125.00                | 9.22                     |
| 4,171.05           | 11,411.56   | 165.00           | 2,780.92    | .24  | 165.00       | 1,591.37    | 274.73                | 31.22                    |
| 6,842.31           | 10,001.93   | 1,605.84         | 3,308.00    | .33  | 1,206.17     | 2,864.11    | 228.05                | 25.38                    |
| 8,793.64           | 9,062.66    | 1,264.18         | 1,548.12    | .17  | 3,687.98     | 1,535.85    | 209.00                | 23.00                    |
| 15,845.84          | 16,040.19   | 2,596.17         | 1,379.82    | .09  | 2,685.39     | 696.90      | 345.80                | 40.10                    |
| 278.30             | 2,955.59    | 49.37            | 261.86      | .09  | 46.86        | 261.86      | 125.00                | 7.39                     |
| .....              | 259.95      | .....            | .....       | .....  | .....        | .....       | 125.00                | 65                       |
| 48,105.34          | 40,977.26   | 25,089.66        | 17,031.55   | .42  | 24,841.66    | 11,953.04   | 1,025.67              | 125.08                   |
| 18,195.83          | 21,207.69   | 4,953.29         | 17,402.83   | .82  | 4,949.29     | 6,755.43    | 449.15                | 52.63                    |
| 9,415.31           | 8,867.75    | 4,387.29         | 1,332.58    | .15  | 4,386.29     | 1,333.68    | 202.36                | 22.17                    |
| 11,394.62          | 12,392.81   | 2,495.61         | 2,883.64    | .23  | 3,734.34     | 2,095.43    | 305.37                | 35.05                    |
| 23,593.82          | 26,170.71   | 4,980.63         | 11,112.91   | .42  | 5,611.42     | 11,092.82   | 666.17                | 80.15                    |
| 9,439.27           | 9,619.66    | 3,974.83         | 1,743.70    | .18  | 3,898.71     | 1,813.80    | 217.39                | 24.05                    |
| 16,761.36          | 32,752.58   | 3,050.29         | 24,261.54   | .74  | 2,446.79     | 24,265.24   | 680.05                | 26.82                    |
| 10,338.92          | 19,495.00   | 5,365.81         | 6,107.31    | .31  | 3,333.78     | 8,152.98    | 414.90                | 48.74                    |
| 10,971.95          | 8,995.33    | 2,961.40         | 7,951.28    | .88  | 4,456.40     | 5,715.28    | 227.21                | 24.53                    |
| 2,380.80           | 4,050.15    | 1,066.65         | 2,255.16    | .56  | 1,066.65     | 1,923.99    | 125.00                | 10.13                    |
| 18,973.01          | 20,820.95   | 5,778.64         | 8,508.72    | .41  | 6,383.24     | 5,941.51    | 441.42                | 52.05                    |
| 6,955.31           | 6,996.23    | 4,409.17         | 1,091.79    | .16  | 2,830.25     | 383.22      | 164.92                | 17.49                    |
| 33,823.82          | 32,333.15   | 8,419.45         | 8,674.50    | .27  | 6,320.21     | 10,280.39   | 671.66                | 80.83                    |
| 13,789.88          | 11,193.81   | 11,049.01        | 4,353.75    | .39  | 7,453.28     | 7,391.32    | 248.88                | 27.50                    |
| 28,187.04          | 30,370.64   | 8,231.32         | 3,257.45    | .11  | 8,431.32     | 2,282.45    | 632.41                | 74.91                    |

TABULAR STATEMENT

FIRE

| Domestic Companies.               | Risks Written.  |                 |
|-----------------------------------|-----------------|-----------------|
|                                   | 1910.           | 1911.           |
| Reliance .....                    | 307,045.00      | 374,340.00      |
| **Rochester German .....          | 77,020.00       | .....           |
| St. Paul Fire and Marine .....    | 2,020,019.00    | 2,084,454.00    |
| Security .....                    | 600,976.00      | 626,935.00      |
| **Spring Garden .....             | 1,130,471.73    | .....           |
| Springfield Fire and Marine ..... | 1,886,737.14    | 1,825,064.74    |
| Sun (New Orleans) .....           | 237,188.00      | 237,144.00      |
| Teutonia .....                    | 460,720.00      | 262,955.00      |
| **Union .....                     | 172,620.00      | .....           |
| **Washington Fire .....           | 283,171.00      | .....           |
| Westchester Fire .....            | 641,334.00      | 537,714.00      |
| Williamsburgh City Fire .....     | 497,934.00      | 436,225.00      |
| Totals .....                      | \$60,098,052.57 | \$55,367,626.02 |

\*Entered 1911.  
 \*\*Withdrawn 1911.

DOMESTIC COMPANIES—Continued.

INSURANCE

| Premiums Received. |              | Losses Incurred. |              | Ratio of Fire<br>Losses Incurred<br>To Premium<br>Received..... | Losses Paid. |              | Premium Fee<br>Paid..... | State Fire<br>Marshall Tax. |
|--------------------|--------------|------------------|--------------|---|--------------|--------------|--------------------------|-----------------------------|
| 1910.              | 1911.        | 1910.            | 1911.        |   | 1910.        | 1911.        |                          |                             |
| 6,695.16           | 7,826.31     | 170.60           | 1,491.68     | .19   | 92.74        | 1,576.95     | 181.53                   | 19.57                       |
| 1,484.44           | .....        | 61.75            | .....        | ...   | .....        | .....        | .....                    | .....                       |
| 45,783.55          | 46,633.17    | 16,447.01        | 19,086.86    | .41   | 17,581.69    | 18,333.36    | 957.66                   | 116.58                      |
| 11,942.40          | 12,736.70    | 1,768.44         | 2,726.60     | .21   | 1,768.44     | 2,724.87     | 279.73                   | 31.84                       |
| 15,606.23          | .....        | 13,890.33        | .....        | ...   | 12,124.96    | .....        | .....                    | .....                       |
| 44,922.88          | 44,525.18    | 24,971.86        | 26,140.93    | .59   | 22,739.03    | 18,813.07    | 915.50                   | 111.51                      |
| 4,669.94           | 5,214.65     | 2,304.09         | 939.06       | .18   | 597.90       | 2,645.25     | 129.29                   | 13.04                       |
| 6,323.75           | 5,511.09     | 2,566.98         | 954.70       | .17   | 2,591.98     | 954.70       | 135.22                   | 13.78                       |
| 3,677.12           | .....        | .....            | .....        | ...   | .....        | .....        | .....                    | .....                       |
| 5,437.70           | .....        | 6,506.06         | .....        | ...   | 6,506.36     | .....        | .....                    | .....                       |
| 17,316.09          | 13,042.18    | 6,748.29         | 4,346.01     | .33   | 5,880.86     | 2,706.54     | 312.02                   | 35.88                       |
| 10,112.63          | 9,162.21     | 902.51           | 1,924.72     | .21   | 902.51       | 1,924.72     | 208.24                   | 22.91                       |
| \$1,199,513.82     | 1,237,628.87 | \$380,258.78     | \$482,053.07 | .39   | \$387,165.46 | \$437,618.29 | \$27,631.13              | \$3,106.99                  |

Ratio of losses paid to premiums paid .35.



## SUMMARY OF STATEMENTS—FIRE INSURANCE

| Name of Company.                               | Location.             | Paid Up Capital. | Admitted Assets. |
|--|-----------------------|------------------|------------------|
| Aetna .....                                    | Hartford, Conn. ..    | \$5,000,000.00   | \$22,017,389.71  |
| Agricultural .....                             | Watertown, N. Y.      | 500,000.00       | 4,000,428.73     |
| Alliance .....                                 | Philadelphia, Pa.     | 750,000.00       | 2,006,556.02     |
| American .....                                 | Newark, N. J. ..      | 1,000,000.00     | 9,344,434.55     |
| American Central .....                         | St. Louis, Mo. ...    | 2,000,000.00     | 5,550,103.29     |
| California .....                               | San Francisco, Cal.   | 400,000.00       | 1,320,465.87     |
| Citizens .....                                 | St. Louis, Mo. ..     | 200,000.00       | 872,697.63       |
| Commonwealth .....                             | New York, N. Y.       | 500,000.00       | 2,587,926.61     |
| Concordia .....                                | Milwaukee, Wis. ..    | 300,000.00       | 1,740,532.47     |
| Connecticut Fire .....                         | Hartford, Conn. ...   | 1,000,000.00     | 7,517,091.41     |
| Continental Fire .....                         | New York, N. Y.       | 2,000,000.00     | 25,576,579.13    |
| County Fire .....                              | Philadelphia, Pa. .   | 400,000.00       | 1,205,019.14     |
| Delaware .....                                 | Philadelphia, Pa. .   | 400,000.00       | 2,020,446.08     |
| Detroit Fire & Marine .....                    | Detroit, Mich. ...    | 500,000.00       | 2,138,818.71     |
| Fidelity—Phenix .....                          | New York, N. Y.       | 2,500,000.00     | 14,333,423.00    |
| Fire Association of Philadelphia .....         | Philadelphia, Pa. ... | 750,000.00       | 8,989,219.63     |
| Firemans Fund .....                            | San Francisco, Cal.   | 1,500,000.00     | 8,649,591.75     |
| Firemens .....                                 | Newark, N. J. ..      | 1,000,000.00     | 6,375,623.55     |
| Franklin Fire .....                            | Philadelphia, Pa.     | 500,000.00       | 3,420,239.69     |
| German Alliance .....                          | New York, N. Y.       | 400,000.00       | 1,791,812.43     |
| German American .....                          | New York, N. Y.       | 2,000,000.00     | 20,351,394.88    |
| Germania Fire .....                            | New York, N. Y.       | 1,000,000.00     | 6,852,645.36     |
| Girard Fire & Marine .....                     | Philadelphia, Pa.     | 500,000.00       | 2,549,648.58     |
| Glens Falls .....                              | Glens Falls, N. Y.    | 200,000.00       | 5,599,801.56     |
| Hanover Fire .....                             | New York, N. Y.       | 1,000,000.00     | 4,818,183.05     |
| Hartford .....                                 | Hartford, Conn. ..    | 2,000,000.00     | 25,449,839.41    |
| Home .....                                     | New York, N. Y.       | 3,000,000.00     | 32,146,564.95    |
| Home Fire .....                                | Salt Lake City, Utah  | 300,000.00       | 927,880.85       |
| International Fire .....                       | Fort Worth, Texas     | 231,900.00       | 330,766.87       |
| Insurance Co., of the State of Pennsylvania .. | Philadelphia, Pa.     | 800,000.00       | 3,710,952.07     |
| Imperial Fire .....                            | Denver, Colo. ....    | 230,000.00       | 486,536.11       |
| Insurance Company of North America .....       | Philadelphia, Pa.     | 4,000,000.00     | 16,908,377.36    |
| Jefferson .....                                | Philadelphia, Pa.     | 250,000.00       | 1,158,608.00     |
| Liverpool & London & Globe, N. Y. ....         | New York, N. Y.       | 200,000.00       | 938,220.37       |
| Mercantile Fire & Marine .....                 | Boston, Mass. ....    | 200,000.00       | 524,134.84       |
| Merchants Fire Assurance Corporation .....     | New York, N. Y.       | 200,000.00       | 698,628.58       |
| Merchants Fire .....                           | Denver, Colo. ...     | 200,000.00       | 385,429.86       |
| Michigan Commercial .....                      | Lansing, Mich. ....   | 400,000.00       | 1,104,776.10     |
| Michigan Fire & Marine .....                   | Detroit, Mich. ...    | 400,000.00       | 1,459,462.97     |
| Milwaukee Mechanics .....                      | Milwaukee, Wis. ..    | 1,000,000.00     | 4,519,724.60     |
| Nassau .....                                   | Brooklyn, N. Y.       | 200,000.00       | 840,845.87       |
| National—Ben Franklin .....                    | Pittsburg, Pa. ....   | 1,000,000.00     | 3,215,161.03     |
| National Union Fire .....                      | Pittsburg, Pa. ....   | 1,000,000.00     | 3,911,870.88     |
| New Brunswick .....                            | New Brunswick, N.J.   | 200,000.00       | 735,460.19       |
| National Fire .....                            | Hartford, Conn. ..    | 1,000,000.00     | 11,837,740.27    |
| New Hampshire Fire .....                       | Manchester, N. H.     | 1,200,000.00     | 5,725,809.34     |
| Niagara Fire .....                             | New York, N. Y.       | 1,000,000.00     | 6,736,192.25     |
| North River .....                              | New York, N. Y.       | 350,000.00       | 2,389,805.24     |
| Northwestern Fire & Marine .....               | Minneapolis, Minn.    | 300,000.00       | 801,582.91       |
| Northwestern National .....                    | Milwaukee, Wis.       | 1,000,000.00     | 6,193,794.83     |
| Orient .....                                   | Hartford, Conn. ..    | 500,000.00       | 3,350,704.96     |
| Pelican Assurance .....                        | New York, N. Y.       | 200,000.00       | 726,417.29       |
| Pennsylvania Fire .....                        | Philadelphia, Pa.     | 750,000.00       | 7,622,099.09     |
| Peoples National .....                         | Wilmington, Del.      | 1,000,000.00     | 2,052,136.24     |
| Phenix .....                                   | Hartford, Conn. ..    | 2,000,000.00     | 11,404,634.19    |
| Providence—Washington .....                    | Providence, R. I.     | 750,000.00       | 4,142,911.66     |
| Queen .....                                    | New York, N. Y.       | 1,000,000.00     | 9,558,098.56     |
| Reliance .....                                 | Philadelphia, Pa.     | 400,000.00       | 1,803,970.45     |
| St. Paul Fire & Marine .....                   | St. Paul, Minn.       | 500,000.00       | 8,032,864.69     |
| Security .....                                 | New Haven, Conn.      | 1,000,000.00     | 3,916,120.37     |
| Springfield Fire & Marine .....                | Springfield, Mass.    | 2,000,000.00     | 10,407,847.65    |
| Sun .....                                      | New Orleans, La.      | 500,000.00       | 1,209,677.50     |
| Teutonia .....                                 | New Orleans, La.      | 250,000.00       | 1,078,671.42     |
| Westchester Fire .....                         | New York, N. Y.       | 300,000.00       | 4,683,245.09     |
| Williamsburg City Fire .....                   | Brooklyn, N. Y.       | 250,000.00       | 2,856,656.99     |



## COMPANIES ORGANIZED IN OTHER STATES.

| Unpaid<br>Losses. | Unearned<br>Premium. | Other<br>Liabilities. | Total<br>Liabilities.<br>Including<br>Capital. | Surplus<br>Over All<br>Liabilities. | Surplus<br>As Regards<br>Policy<br>Holders. |
|-------------------|----------------------|-----------------------|--|-------------------------------------|---|
| \$ 613,872.98     | \$ 7,936,384.03      | \$ 632,937.96         | \$14,183,194.97                                | \$ 7,834,194.74                     | \$12,834,194.74                             |
| 125,630.00        | 1,835,773.36         | 233,055.55            | 2,694,458.91                                   | 1,305,969.82                        | 1,805,969.82                                |
| 110,515.00        | 645,370.32           | 6,645.45              | 1,514,530.77                                   | 492,025.25                          | 1,242,025.25                                |
| 294,571.57        | 4,513,549.97         | 573,764.49            | 6,381,886.03                                   | 2,962,548.52                        | 3,962,548.52                                |
| 212,555.24        | 2,365,103.25         | 114,214.82            | 4,691,873.31                                   | 858,229.98                          | 2,858,229.98                                |
| 47,685.19         | 619,404.95           | 35,239.24             | 1,102,329.38                                   | 218,136.49                          | 618,136.49                                  |
| 49,819.58         | 457,290.50           | 5,175.00              | 712,285.08                                     | 160,412.55                          | 360,412.55                                  |
| 114,129.05        | 938,412.55           | 26,000.00             | 1,578,541.60                                   | 1,009,385.01                        | 1,509,385.01                                |
| 64,366.95         | 1,025,167.84         | 106,463.17            | 1,495,997.96                                   | 244,534.51                          | 544,534.51                                  |
| 301,021.28        | 4,058,783.74         | 40,000.00             | 5,399,805.02                                   | 2,117,286.39                        | 3,117,286.39                                |
| 460,941.08        | 8,522,785.41         | 593,020.51            | 11,576,747.00                                  | 13,999,832.13                       | 15,999,832.13                               |
| 26,363.09         | 528,845.52           | 16,512.93             | 971,721.54                                     | 233,297.60                          | 633,297.60                                  |
| 142,514.00        | 1,335,848.78         | 41,787.45             | 1,920,150.23                                   | 100,295.85                          | 500,295.85                                  |
| 61,410.45         | 521,748.78           | 7,743.20              | 1,090,908.43                                   | 1,047,910.28                        | 1,547,910.28                                |
| 485,974.65        | 6,569,692.84         | 550,000.00            | 10,105,667.49                                  | 4,227,755.51                        | 6,727,755.51                                |
| 350,929.47        | 5,348,878.47         | 33,553.80             | 6,483,361.74                                   | 2,505,857.89                        | 3,255,857.89                                |
| 517,423.26        | 3,714,707.97         | 336,000.00            | 6,068,131.23                                   | 2,581,460.52                        | 4,081,460.52                                |
| 229,915.49        | 2,305,913.69         | 31,114.67             | 3,566,943.85                                   | 2,808,679.70                        | 3,808,679.70                                |
| 163,549.93        | 1,910,774.34         | 78,967.45             | 2,653,291.72                                   | 766,947.97                          | 1,266,947.97                                |
| 98,967.15         | 438,523.31           | 54,748.91             | 992,239.37                                     | 799,573.06                          | 1,199,573.06                                |
| 878,772.12        | 8,155,006.93         | 515,202.92            | 11,548,981.97                                  | 8,802,412.91                        | 10,802,412.91                               |
| 178,553.52        | 3,278,727.22         | 105,733.28            | 4,563,014.02                                   | 2,289,631.94                        | 3,289,631.94                                |
| 58,365.00         | 1,562,101.90         | 3,500.00              | 2,123,996.90                                   | 425,651.68                          | 925,651.68                                  |
| 180,847.66        | 2,258,236.99         | 239,811.39            | 2,878,896.04                                   | 2,720,905.52                        | 2,920,905.52                                |
| 254,847.86        | 2,275,288.23         | 105,635.08            | 3,635,771.17                                   | 1,182,411.88                        | 2,182,411.88                                |
| 1,269,357.53      | 14,160,774.40        | 200,000.00            | 17,630,131.93                                  | 7,819,707.48                        | 9,819,707.48                                |
| 1,144,436.34      | 11,798,635.00        | 2,388,052.90          | 18,331,124.24                                  | 13,815,440.71                       | 16,815,440.71                               |
| 10,004.05         | 79,546.49            | 4,000.00              | 393,550.54                                     | 534,330.31                          | 834,330.31                                  |
| 26,164.19         | 65,466.96            | 5,121.37              | 328,652.52                                     | 2,114.35                            | 234,014.35                                  |
| 279,147.36        | 2,156,083.43         | 35,951.06             | 3,271,181.85                                   | 439,770.22                          | 1,239,770.22                                |
| 11,272.12         | 153,346.98           | 3,600.00              | 398,219.10                                     | 88,317.01                           | 318,317.01                                  |
| 1,188,100.00      | 7,396,171.62         | 324,105.74            | 12,908,377.36                                  | 4,000,000.00                        | 8,000,000.00                                |
| 85,912.11         | 584,585.43           | 69,172.51             | 989,670.05                                     | 168,937.95                          | 418,937.95                                  |
| 29,781.00         | 232,333.05           | 46,640.67             | 508,754.72                                     | 429,465.65                          | 629,465.65                                  |
| 37,037.94         | 201,400.57           | 9,037.71              | 447,476.22                                     | 76,658.62                           | 276,658.62                                  |
| 17,095.42         | 153,915.80           | 4,500.00              | 375,511.22                                     | 323,117.36                          | 523,117.36                                  |
| 6,521.05          | 82,735.53            | 2,084.16              | 291,340.74                                     | 94,089.12                           | 294,089.12                                  |
| 57,425.12         | 549,591.31           | 15,000.00             | 1,022,016.43                                   | 82,759.67                           | 482,759.67                                  |
| 69,558.55         | 584,087.58           | 39,202.35             | 1,092,848.48                                   | 366,614.49                          | 766,614.49                                  |
| 182,811.26        | 2,374,266.95         | 302,969.61            | 3,860,047.82                                   | 659,676.78                          | 1,659,676.78                                |
| 58,395.57         | 349,499.30           | 6,000.00              | 613,894.87                                     | 226,951.00                          | 426,951.00                                  |
| 155,334.16        | 1,398,809.13         | 22,187.24             | 2,576,330.53                                   | 638,830.50                          | 1,638,830.50                                |
| 149,807.55        | 2,062,811.93         | 167,155.86            | 3,379,775.34                                   | 532,095.54                          | 1,532,095.54                                |
| 28,732.96         | 378,830.84           | 5,042.97              | 612,606.77                                     | 122,853.42                          | 322,853.42                                  |
| 544,600.66        | 7,212,863.55         | 450,000.00            | 9,207,464.21                                   | 2,630,276.06                        | 3,630,276.06                                |
| 176,334.15        | 2,090,606.66         | 604,363.72            | 4,071,304.53                                   | 1,654,504.81                        | 2,854,504.81                                |
| 252,337.64        | 2,901,854.52         | 106,800.91            | 4,260,993.07                                   | 2,475,199.18                        | 3,475,199.18                                |
| 149,068.85        | 1,351,211.63         | 29,437.75             | 1,879,718.23                                   | 510,087.01                          | 860,087.01                                  |
| 12,081.94         | 211,886.90           | 20,768.84             | 544,737.68                                     | 256,845.23                          | 556,845.23                                  |
| 98,093.74         | 3,477,200.01         | 115,992.50            | 4,691,286.25                                   | 1,502,508.58                        | 2,502,508.58                                |
| 118,990.08        | 1,403,145.61         | 56,209.81             | 2,078,345.50                                   | 1,272,359.46                        | 1,772,359.46                                |
| 24,321.00         | 262,208.37           | 17,588.90             | 504,118.27                                     | 222,299.02                          | 422,299.02                                  |
| 352,746.48        | 4,240,509.92         | 38,364.45             | 5,381,620.85                                   | 2,240,478.24                        | 2,990,478.24                                |
| 149,887.21        | 645,514.33           | 9,765.25              | 1,805,166.79                                   | 246,969.45                          | 1,246,969.45                                |
| 621,610.17        | 4,891,304.68         | 190,000.00            | 7,702,914.85                                   | 3,701,719.34                        | 5,701,719.34                                |
| 277,049.78        | 2,206,406.36         | 50,000.00             | 3,283,456.14                                   | 859,455.52                          | 1,609,455.52                                |
| 391,337.15        | 4,206,218.54         | 21,343.98             | 5,818,899.67                                   | 3,739,198.89                        | 4,739,198.89                                |
| 114,249.36        | 924,194.51           | 158,962.21            | 1,597,406.08                                   | 206,564.37                          | 606,564.37                                  |
| 397,088.62        | 4,665,527.63         | 120,845.65            | 5,683,461.90                                   | 2,349,402.79                        | 2,849,402.79                                |
| 194,041.63        | 1,744,283.21         | 37,508.22             | 2,975,833.06                                   | 940,287.31                          | 1,940,287.31                                |
| 451,215.64        | 4,790,798.40         | 295,126.00            | 7,537,140.04                                   | 2,870,707.61                        | 4,870,707.61                                |
| 40,380.59         | 477,510.93           | 65,104.67             | 1,082,996.19                                   | 126,681.31                          | 626,681.31                                  |
| 57,495.00         | 595,887.92           | 10,135.00             | 913,517.92                                     | 165,153.50                          | 415,153.50                                  |
| 275,219.02        | 2,519,334.71         | 70,691.53             | 3,165,245.26                                   | 1,517,999.83                        | 1,817,999.83                                |
| 143,337.19        | 1,768,213.89         | 31,804.28             | 2,193,355.36                                   | 663,301.63                          | 913,301.63                                  |



## TABULAR STATEMENT

### FIRE

| Companies.                                  | Risks Written.  |                 | Premiums      |
|---|-----------------|-----------------|---------------|
|   | 1910.           | 1911.           | 1910.         |
| Aachen & Munich .....                       | \$ 10,950.53    | \$ 515,652.00   | \$ 8,355.47   |
| Atlas Assurance Company, Ltd. ....          | 1,206,058.00    | 1,305,760.00    | 24,811.08     |
| British America .....                       | 379,916.00      | 360,752.00      | 7,274.61      |
| Caledonian .....                            | 481,430.00      | 460,129.00      | 9,815.84      |
| Commercial Union .....                      | 4,926,816.00    | 4,967,974.00    | 28,253.83     |
| Hamburg-Bremen .....                        | 323,958.00      | 228,426.00      | 13,952.31     |
| Law Union & Rock .....                      | 961,297.00      | 556,453.00      | 12,348.75     |
| Liverpool & London & Globe (Liverpool) .... | 2,828,603.00    | 2,580,084.00    | 49,832.26     |
| London Assurance Corporation .....          | 687,784.00      | 793,400.00      | 14,832.98     |
| London & Lancashire .....                   | 1,261,877.00    | 920,882.00      | 19,129.81     |
| New Zealand .....                           | 926,907.00      | 706,883.00      | 15,879.31     |
| Norwich Union .....                         | 1,141,979.00    | 1,425,406.00    | 27,486.70     |
| Northern Assurance .....                    | 1,255,637.33    | 1,518,171.29    | 27,182.54     |
| North British & Mercantile .....            | 1,506,035.00    | 1,603,498.00    | 29,925.75     |
| Palatine .....                              | 1,222,676.00    | 935,659.00      | 19,414.32     |
| Phoenix Assurance (London) .....            | 1,020,918.00    | 1,100,900.00    | 21,743.90     |
| Prussian National .....                     | 979,200.00      | 693,202.00      | 16,726.40     |
| Royal Insurance Co. ....                    | 2,987,144.00    | 3,152,106.00    | 62,984.61     |
| Royal Exchange .....                        | 774,292.00      | 889,213.00      | 19,983.71     |
| Scottish Union & National .....             | 1,099,663.00    | 1,239,332.00    | 24,661.37     |
| State Assurance .....                       | 182,423.00      | 161,746.00      | 4,249.13      |
| Sun Insurance Office .....                  | 1,269,357.00    | 1,212,380.00    | 20,394.14     |
| Svea .....                                  | 1,544,344.00    | 989,180.00      | 48,674.76     |
| Union Assurance .....                       | 943,721.00      | 1,009,303.00    | 21,946.30     |
| Western Assurance .....                     | 511,286.00      | 355,706.00      | 6,707.78      |
| Totals .....                                | \$30,434,271.86 | \$29,682,197.29 | \$ 556,567.66 |

FOREIGN COMPANIES.

INSURANCE

| Received.    | Losses Incurred. |              | Ratio of Fire Losses<br>Incurred to Premiums<br>Paid..... | Losses Paid. |              | Premium Fee Paid..... | State Fire Marshal<br>Tax..... |
|--------------|------------------|--------------|---|--------------|--------------|-----------------------|--------------------------------|
| 1911.        | 1910.            | 1911.        |   | 1910.        | 1911.        |                       |                                |
| \$ 11,150.80 | \$ 804.17        | \$ 7,346.46  | .66   | \$ 424.17    | \$ 4,619.64  | \$ 248.02             | \$ 27.88                       |
| 26,907.74    | 4,399.10         | 13,936.17    | .52   | 4,595.10     | 12,863.37    | 602.91                | 72.24                          |
| 6,835.61     | 3,444.71         | 2,434.45     | .36   | 3,447.71     | 334.45       | 161.71                | 17.09                          |
| 9,776.49     | 3,114.32         | 3,221.39     | .33   | 2,384.62     | 2,008.34     | 220.53                | 24.44                          |
| 32,090.54    | 5,127.81         | 8,702.24     | .27   | 6,444.60     | 5,064.24     | 666.81                | 74.12                          |
| 8,012.18     | 4,864.41         | 4,742.65     | .59   | 4,599.41     | 4,797.65     | 186.28                | 20.16                          |
| 12,518.77    | 2,870.43         | 6,892.01     | .55   | 3,228.43     | 6,904.01     | 275.38                | 31.30                          |
| 50,417.12    | 23,747.98        | 20,659.55    | .41   | 16,369.98    | 21,904.55    | 1,033.34              | 126.04                         |
| 18,359.78    | 2,165.54         | 3,578.43     | .19   | 2,085.54     | 2,693.43     | 392.20                | 45.90                          |
| 18,868.99    | 3,536.88         | 15,000.85    | .80   | 3,429.88     | 15,107.85    | 472.80                | 54.25                          |
| 15,124.65    | 6,460.25         | 2,478.71     | .16   | 6,099.69     | 1,603.57     | 327.49                | 37.81                          |
| 34,305.47    | 7,922.81         | 33,296.84    | .97   | 9,847.81     | 19,275.63    | 711.11                | 85.76                          |
| 33,940.45    | 8,646.69         | 19,773.82    | .58   | 7,176.47     | 14,624.01    | 829.65                | 100.58                         |
| 31,318.33    | 6,497.06         | 15,716.35    | .50   | 5,871.06     | 9,948.08     | 651.37                | 78.30                          |
| 19,728.19    | 4,311.85         | 2,425.75     | .12   | 4,408.05     | 2,465.23     | 419.56                | 49.32                          |
| 24,577.09    | 14,239.07        | 12,392.46    | .50   | 13,329.07    | 10,060.38    | 516.54                | 61.44                          |
| 14,710.28    | 3,378.46         | 6,942.81     | .47   | 3,347.74     | 6,692.81     | 390.45                | 45.68                          |
| 64,658.19    | 22,247.75        | 37,581.78    | .58   | 17,732.75    | 21,826.78    | 1,318.16              | 160.94                         |
| 18,001.92    | 1,605.46         | 9,334.89     | .52   | 2,992.46     | 8,059.89     | 429.13                | 50.52                          |
| 27,213.69    | 8,498.08         | 13,323.41    | .49   | 6,240.02     | 12,060.63    | 717.40                | 86.55                          |
| 4,966.38     | 997.49           | 4,586.41     | .92   | 997.49       | 4,011.41     | 125.00                | 12.42                          |
| 26,982.42    | 6,213.06         | 6,253.43     | .23   | 9,633.45     | 6,332.17     | 564.65                | 67.46                          |
| 30,392.88    | 14,281.71        | 11,461.86    | .38   | 14,659.01    | 5,671.56     | 635.37                | 76.30                          |
| 22,056.28    | 11,082.82        | 11,985.17    | .54   | 10,236.86    | 10,668.10    | 466.13                | 55.14                          |
| 6,456.00     | 1,937.19         | 925.35       | .14   | 1,815.69     | 470.85       | 154.12                | 16.14                          |
| \$569,370.24 | \$172,395.10     | \$274,993.24 | .48   | \$161,394.06 | \$210,068.63 | \$ 12,516.11          | \$1,477.78                     |

## SUMMARY OF STATEMENTS—FIRE INSURANCE

| Name of Company.                   | Location.             | United States Deposits. | Admitted Assets. |
|------------------------------------|-----------------------|-------------------------|------------------|
| Aachen & Munich .....              | Aix La Chapelle, Ger. | \$245,000.00            | \$ 2,470,162.82  |
| Atlas Assurance .....              | London, England ...   | 200,000.00              | 2,529,584.57     |
| British America .....              | Toronto, Canada ...   | 210,000.00              | 1,657,481.26     |
| Caledonian .....                   | Edinburge, Scotland   | 225,000.00              | 2,165,784.98     |
| Commercial Union .....             | London, England ...   | 481,000.00              | 7,587,440.03     |
| Hamburg-Bremen .....               | Hamburg, Germany      | 205,000.00              | 1,970,915.82     |
| Liverpool & London & Globe .....   | Liverpool, England .. | 200,000.00              | 13,784,520.57    |
| Law Union & Rock .....             | London, England ...   | 236,000.00              | 846,187.40       |
| London Assurance Corporation ..... | London, England ...   | 230,000.00              | 3,747,331.69     |
| London & Lancashire .....          | Liverpool, England    | 410,000.00              | 4,424,612.98     |
| New Zealand .....                  | Auckland, New Zealand | 200,000.00              | 813,175.37       |
| Norwich Union .....                | Norwich, England ..   | 200,000.00              | 2,741,460.80     |
| Northern Assurance .....           | London, England ...   | 200,000.00              | 5,303,005.74     |
| North British & Mercantile .....   | London, England ...   | 220,000.00              | 9,135,422.25     |
| Palatine .....                     | London, England ...   | 218,000.00              | 3,429,984.95     |
| Phoenix Assurance .....            | London, England ...   | 210,000.00              | 3,772,690.06     |
| Prussian National .....            | Stettin, Germany ...  | 220,000.00              | 1,914,392.72     |
| Royal .....                        | Liverpool, England .. | 450,000.00              | 11,840,202.74    |
| Royal Exchange .....               | London, England ...   | 200,000.00              | 2,593,740.54     |
| Scottish Union & National .....    | Edinburgh, Scotland   | 200,000.00              | 5,308,823.34     |
| State Assurance .....              | London, England ...   | 223,000.00              | 433,283.61       |
| Sun Ins. Office .....              | London, England ...   | 200,000.00              | 4,519,220.73     |
| Svea .....                         | Gothenburg, Sweden    | 210,000.00              | 1,351,410.32     |
| Union Assurance .....              | London, England ...   | 282,000.00              | 678,308.62       |
| Western Assurance .....            | Toronto, Canada ...   | 207,000.00              | 2,404,810.30     |



COMPANIES OF FOREIGN GOVERNMENTS.

| Unpaid<br>Losses. | Unearned<br>Premium. | Other<br>Liabilities. | Total<br>Liabilities. | Surplus<br>Over All<br>Liabilities. | Surplus<br>As Regards<br>Policy<br>Holders. |
|-------------------|----------------------|-----------------------|-----------------------|-------------------------------------|---|
| \$ 107,019.59     | \$ 1,063,814.33      | \$ 30,290.76          | \$1,201,124.68        | \$ 1,269,038.14                     | \$ 1,269,038.14                             |
| 111,679.55        | 1,485,817.44         | 95,916.79             | 1,723,413.78          | 806,170.79                          | 806,170.79                                  |
| 111,684.24        | 806,711.20           | 16,607.08             | 935,002.52            | 512,478.74                          | 722,478.74                                  |
| 140,799.18        | 1,402,322.48         | 62,213.57             | 1,6\$5,335.23         | 560,449.75                          | 560,449.75                                  |
| 493,270.34        | 3,991,708.20         | 292,814.51            | 4,777,793.05          | 2,809,646.98                        | 2,809,646.98                                |
| 186,260.00        | 1,173,916.80         | 43,783.65             | 1,403,960.45          | 361,955.37                          | 566,955.37                                  |
| 817,341.38        | 7,902,405.44         | 582,785.15            | 9,302,531.97          | 4,481,988.60                        | 4,481,988.60                                |
| 50,545.50         | 423,879.98           | 10,791.99             | 485,217.47            | 124,969.93                          | 360,969.93                                  |
| 328,982.46        | 2,058,924.85         | 133,016.11            | 2,520,923.42          | 1,226,408.27                        | 1,226,408.27                                |
| 144,173.16        | 2,570,974.67         | 79,471.37             | 2,794,619.20          | 1,629,993.78                        | 1,629,993.78                                |
| 19,859.54         | 406,756.99           | 19,121.78             | 445,738.31            | 367,437.06                          | 367,437.06                                  |
| 138,783.04        | 1,594,772.27         | 97,332.86             | 1,830,888.17          | 910,572.63                          | 910,572.63                                  |
| 332,226.20        | 2,761,915.35         | 199,077.92            | 3,293,219.47          | 1,809,786.27                        | 2,009,786.27                                |
| 479,237.54        | 4,803,814.14         | 137,000.00            | 5,420,051.68          | 3,715,370.57                        | 3,715,370.57                                |
| 138,369.43        | 1,626,452.30         | 140,963.71            | 1,905,785.44          | 1,524,199.51                        | 1,524,199.51                                |
| 202,215.00        | 2,058,310.20         | 95,186.28             | 2,355,711.48          | 1,416,978.58                        | 1,416,978.58                                |
| 120,574.06        | 1,134,190.95         | 24,864.10             | 1,279,629.11          | 414,763.61                          | 634,763.61                                  |
| 691,195.96        | 7,683,113.02         | 428,334.72            | 8,802,643.70          | 2,587,559.04                        | 3,037,559.04                                |
| 183,504.00        | 1,353,257.75         | 55,381.63             | 1,592,143.38          | 601,597.16                          | 801,597.16                                  |
| 216,190.08        | 2,023,488.55         | 40,000.00             | 2,279,678.63          | 2,829,144.71                        | 3,029,144.71                                |
| 13,000.52         | 106,292.98           | 4,000.00              | 123,293.50            | 109,990.11                          | 309,990.11                                  |
| 264,920.59        | 2,774,926.08         | 135,194.10            | 3,175,040.77          | 1,344,179.96                        | 1,344,179.96                                |
| 70,394.49         | 641,004.21           | 15,578.91             | 726,977.61            | 414,433.31                          | 624,433.31                                  |
| 37,888.83         | 281,536.15           | 12,011.29             | 331,436.27            | 146,872.35                          | 346,872.35                                  |
| 201,978.34        | 1,145,996.34         | 29,526.77             | 1,377,501.45          | 820,308.85                          | 1,027,308.85                                |

MISCELLANEOUS BUSINESS — 1911.

| COMPANIES.                                       | Hail.        |             | Cyclone.     |             | Livestock.   |             | Fly Wheel.   |             |
|--|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|
|  | Premium..... | Losses..... | Premium..... | Losses..... | Premium..... | Losses..... | Premium..... | Losses..... |
| Aetna Life Insurance Co. ....                    | \$.....      | \$.....     | \$.....      | \$.....     | \$.....      | \$.....     | \$.....      | \$.....     |
| American Bonding Co. ....                        | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| American Surety Co. ....                         | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Casualty Company of America .....                | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Continental Casualty Company .....               | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Employers Liability Assurance Corporation, Ltd.  | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Fidelity & Casualty Company .....                | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Fidelity & Deposit Company .....                 | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Frankfort Marine Accident & Plate Glass Ins. Co. | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Hartford Steam Boiler Inspection & Ins. Co. .... | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Indiana & Ohio Live Stock Insurance Company      | .....        | .....       | .....        | .....       | 5,641.49     | 2,440.00    | .....        | .....       |
| Lloyds Plate Glass Insurance Company .....       | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Metropolitan Casualty Insurance Company .....    | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Massachusetts Bonding & Insurance Company ..     | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| National Surety Company .....                    | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| New York Plate Glass Insurance Company .....     | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| North American Accident Insurance Company ..     | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Ocean Accident & Guarantee Corporation, Ltd.     | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Preferred Accident Insurance Company .....       | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Pacific Mutual Life Insurance Company .....      | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Standard Accident Insurance Company .....        | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| St. Paul Mutual Hail & Cyclone Insurance Co.     | 22,001.25    | 24,591.26   | 19.75        | 704.80      | .....        | .....       | .....        | .....       |
| State Farmers Mutual Hail Insurance Company      | 20,005.50    | 30,051.01   | .....        | .....       | .....        | .....       | .....        | .....       |
| Title Guaranty and Surety Company .....          | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Travelers Insurance Company .....                | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| United States Fidelity & Guaranty Company ..     | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| United States Health & Accident Insurance Co.    | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Union Health & Accident Insurance Co. ....       | .....        | .....       | .....        | .....       | .....        | .....       | .....        | .....       |
| Totals.....                                      | \$42,006.75  | \$54,642.27 | \$ 19.75     | \$ 704.80   | \$5,641.49   | \$2,440.00  | .....        | .....       |



MISCELLANEOUS BUSINESS - Continued.

| COMPANIES.  | Accident.    |             | Liability.   |             | Fidelity and Surety. |             | Plate Glass. |             |
|---|--------------|-------------|--------------|-------------|----------------------|-------------|--------------|-------------|
|   | Premium..... | Losses..... | Premium..... | Losses..... | Premium.....         | Losses..... | Premium..... | Losses..... |
| Aetna Life Insurance Co. ....                         | \$5,231.54   | \$4,015.89  | \$8,498.13   | \$4,867.70  | \$.....              | \$.....     | \$.....      | \$.....     |
| American Bonding Co. ....                             | .....        | .....       | .....        | .....       | 11,655.23            | 2,678.07    | .....        | .....       |
| American Surety Co. ....                              | .....        | .....       | .....        | .....       | 6,458.90             | 2,27        | .....        | .....       |
| Casualty Company of America .....                     | 4,617.14     | 1,839.58    | 868.36       | 2,399.61    | .....                | .....       | .....        | .....       |
| Continental Casualty Company .....                    | \$61,025.47  | 16,849.61   | .....        | .....       | .....                | .....       | .....        | .....       |
| Employers Liability Assurance Corporation, Ltd. ....  | 2,267.25     | 953.48      | 11,579.89    | 1,408.96    | .....                | .....       | .....        | .....       |
| Fidelity & Casualty Company .....                     | 1,024.82     | 112.50      | 1,891.81     | 411.90      | .....                | .....       | 5,057.08     | 2,716.35    |
| Fidelity & Deposit Company .....                      | 94.77        | .....       | 19.45        | .....       | 8,645.42             | 669.18      | 77.12        | 26.73       |
| Frankfort Marine Accident & Plate Glass Ins. Co. .... | 6,101.20     | 2,517.13    | 227.15       | 1,17        | .....                | .....       | .....        | .....       |
| Hartford Steam Boiler Inspection & Ins. Co. ....      | .....        | .....       | .....        | .....       | .....                | .....       | .....        | .....       |
| Indiana & Ohio Live Stock Insurance Company .....     | .....        | .....       | .....        | .....       | .....                | .....       | .....        | .....       |
| Lloyds Plate Glass Insurance Company .....            | .....        | .....       | .....        | .....       | .....                | .....       | 6,392.68     | 3,428.63    |
| Massachusetts Bonding & Insurance Company .....       | .....        | .....       | .....        | .....       | 2,887.20             | .....       | .....        | .....       |
| Metropolitan Casualty Insurance Company .....         | 32.50        | .....       | .....        | .....       | .....                | .....       | 3,262.87     | 1,988.89    |
| National Surety Company .....                         | .....        | .....       | .....        | .....       | 21,711.26            | 7,817.37    | .....        | .....       |
| New York Plate Glass Insurance Company .....          | .....        | .....       | .....        | .....       | .....                | .....       | 3,493.15     | 2,156.29    |
| North American Accident Insurance Company .....       | 13,730.32    | 4,207.13    | .....        | .....       | .....                | .....       | .....        | .....       |
| Ocean Accident & Guarantee Corporation, Ltd. ....     | 1,118.77     | 104.81      | 31,024.35    | 57,269.82   | .....                | .....       | .....        | .....       |
| Preferred Accident Insurance Company .....            | 6,740.48     | 807.98      | .....        | .....       | .....                | .....       | .....        | .....       |
| Pacific Mutual Life Insurance Company .....           | 33,802.46    | 19,380.00   | .....        | .....       | .....                | .....       | .....        | .....       |
| Standard Accident Insurance Company .....             | 3,614.20     | 186.77      | 5.00         | .....       | .....                | .....       | .....        | .....       |
| St. Paul Mutual Hail & Cyclone Insurance Co. ....     | .....        | .....       | .....        | .....       | .....                | .....       | .....        | .....       |
| State Farmers Mutual Hail Insurance Company .....     | .....        | .....       | .....        | .....       | .....                | .....       | .....        | .....       |
| Title Guaranty and Surety Company .....               | .....        | .....       | .....        | .....       | 2,586.52             | .....       | .....        | .....       |
| Travelers Insurance Company .....                     | 3,568.23     | 849.28      | 125.00       | .....       | .....                | .....       | .....        | .....       |
| United States Fidelity & Guaranty Company .....       | 726.48       | 237.50      | 6,722.02     | 350.00      | 34,442.15            | 7,288.58    | 1,262.56     | 511.00      |
| United States Health & Accident Insurance Co. ....    | 8,907.35     | 6,889.59    | .....        | .....       | .....                | .....       | .....        | .....       |
| Union Health & Accident Insurance Co. ....            | 4,353.01     | 639.10      | .....        | .....       | .....                | .....       | .....        | .....       |
| Totals.....   | \$156,955.99 | \$59,590.30 | \$60,961.16  | \$66,709.16 | \$88,386.68          | \$18,455.47 | \$19,545.46  | \$10,827.89 |

MISCELLANEOUS BUSINESS—1911 Continued.

| COMPANIES.  | Steam Boiler. |             | Burglary and Theft |             | Health.      |             | Automobile.  |             |
|---|---------------|-------------|--------------------|-------------|--------------|-------------|--------------|-------------|
|   | Premium.....  | Losses..... | Premium.....       | Losses..... | Premium..... | Losses..... | Premium..... | Losses..... |
| Aetna Life Insurance Co. ....                         | \$.....       | \$.....     | \$.....            | \$.....     | \$573.00     | \$988.84    | \$.....      | \$.....     |
| American Bonding Co. ....                             | .....         | .....       | 753.37             | 50.00       | .....        | .....       | .....        | .....       |
| American Surety Co. ....                              | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Casualty Company of America .....                     | .....         | .....       | 61.19              | .....       | .....        | .....       | 25.00        | .....       |
| Continental Casualty Company .....                    | .....         | .....       | .....              | .....       | 15,551.45    | 3,250.57    | .....        | .....       |
| Employers Liability Assurance Corporation, Ltd. ....  | .....         | .....       | 142.00             | .....       | 222.00       | .....       | 249.59       | .....       |
| Fidelity & Casualty Company .....                     | .....         | .....       | 490.99             | .....       | 257.98       | 19.64       | .....        | .....       |
| Fidelity & Deposit Company .....                      | .....         | .....       | 198.07             | .....       | .....        | .....       | .....        | .....       |
| Frankfort Marine Accident & Plate Glass Ins. Co. .... | .....         | .....       | 30.19              | .....       | .....        | .....       | .....        | .....       |
| Hartford Steam Boiler Inspection & Ins. Co. ....      | 4,722.22      | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Indiana & Ohio Live Stock Insurance Company .....     | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Lloyds Plate Glass Insurance Company .....            | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Massachusetts Bonding & Insurance Company .....       | .....         | .....       | 542.14             | .....       | .....        | .....       | .....        | .....       |
| Metropolitan Casualty Insurance Company .....         | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| National Surety Company .....                         | .....         | .....       | 2,221.68           | 1,128.10    | .....        | .....       | .....        | .....       |
| New York Plate Glass Insurance Company .....          | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| North American Accident Insurance Company .....       | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Ocean Accident & Guarantee Corporation, Ltd. ....     | .....         | .....       | 1,149.98           | .....       | 208.05       | 32.13       | 202.75       | .....       |
| Preferred Accident Insurance Company .....            | .....         | .....       | .....              | .....       | 4,870.29     | 1,151.03    | .....        | .....       |
| Pacific Mutual Life Insurance Company .....           | .....         | .....       | .....              | .....       | 1,193.37     | 1,081.58    | .....        | .....       |
| Standard Accident Insurance Company .....             | .....         | .....       | .....              | .....       | 63.15        | .....       | .....        | .....       |
| St. Paul Mutual Hail & Cyclone Insurance Co. ....     | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| State Farmers Mutual Hail Insurance Company .....     | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Title Guaranty and Surety Company .....               | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Travelers Insurance Company .....                     | .....         | .....       | .....              | .....       | 285.67       | 60.71       | .....        | .....       |
| United States Fidelity & Guaranty Company .....       | .....         | .....       | 1,093.47           | 135.00      | 110.25       | .....       | .....        | .....       |
| United States Health & Accident Insurance Co. ....    | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Union Health & Accident Insurance Co. ....            | .....         | .....       | .....              | .....       | .....        | .....       | .....        | .....       |
| Totals.....   | \$4,722.22    | \$.....     | \$6,683.08         | \$1,313.10  | \$23,335.21  | \$6,584.50  | \$ 477.34    | \$.....     |



MISCELLANEOUS BUSINESS—1911 Continued.

| COMPANIES.  | Workmen's    |             | Collective.  |              | Totals.      |             |
|---|--------------|-------------|--------------|--------------|--------------|-------------|
|   | Premium..... | Losses..... | Premium..... | Losses.....  | Premium..... | Losses..... |
| Aetna Life Insurance Co. ....                         | \$ .....     | \$ .....    | \$ 14,302.67 | \$ 9,872.43  | \$ .....     | \$ .....    |
| American Bonding Co. ....                             | .....        | .....       | 12,408.60    | 2,728.07     | .....        | .....       |
| American Surety Co. ....                              | .....        | .....       | 6,458.90     | 2,27         | .....        | .....       |
| Casualty Company of America .....                     | .....        | .....       | 5,571.69     | 4,239.19     | .....        | .....       |
| Continental Casualty Company .....                    | .....        | .....       | 76,576.92    | 20,100.18    | .....        | .....       |
| Employers Liability Assurance Corporation, Ltd. ....  | .....        | .....       | 14,460.73    | 2,362.44     | .....        | .....       |
| Fidelity & Casualty Company .....                     | .....        | .....       | 8,722.68     | 3,260.39     | .....        | .....       |
| Fidelity & Deposit Company .....                      | .....        | .....       | 9,034.83     | 695.91       | .....        | .....       |
| Frankfort Marine Accident & Plate Glass Ins. Co. .... | .....        | .....       | 6,358.54     | 2,518.30     | .....        | .....       |
| Hartford Steam Boiler Inspection & Ins. Co. ....      | .....        | .....       | 4,722.2      | .....        | .....        | .....       |
| Indiana & Ohio Live Stock Insurance Company .....     | .....        | .....       | 5,641.49     | 2,440.00     | .....        | .....       |
| Lloyds Plate Glass Insurance Company .....            | .....        | .....       | 6,392.68     | 3,428.63     | .....        | .....       |
| Massachusetts Bonding & Insurance Company .....       | .....        | .....       | 3,429.34     | .....        | .....        | .....       |
| Metropolitan Casualty Insurance Company .....         | .....        | .....       | 3,295.37     | 1,988.89     | .....        | .....       |
| National Surety Company .....                         | .....        | .....       | 23,932.94    | 9,945.47     | .....        | .....       |
| New York Plate Glass Insurance Company .....          | .....        | .....       | 3,493.15     | 2,156.29     | .....        | .....       |
| North American Accident Insurance Company .....       | .....        | .....       | 13,730.32    | 4,207.13     | .....        | .....       |
| Ocean Accident & Guarantee Corporation, Ltd. ....     | 96.05        | 46.98       | 33,799.95    | 57,453.74    | .....        | .....       |
| Preferred Accident Insurance Company .....            | .....        | .....       | 11,610.77    | 1,959.01     | .....        | .....       |
| Pacific Mutual Life Insurance Company .....           | .....        | .....       | 34,995.83    | 20,461.58    | .....        | .....       |
| Standard Accident Insurance Company .....             | .....        | .....       | 3,682.35     | 186.77       | .....        | .....       |
| St. Paul Mutual Hail & Cyclone Insurance Co. ....     | .....        | .....       | 22,021.00    | 25,296.06    | .....        | .....       |
| State Farmers Mutual Hail Insurance Company .....     | .....        | .....       | 20,005.50    | 30,051.01    | .....        | .....       |
| Title Guaranty and Surety Company .....               | .....        | .....       | 2,586.52     | .....        | .....        | .....       |
| Travelers Insurance Company .....                     | .....        | .....       | 3,978.90     | 909.99       | .....        | .....       |
| United States Fidelity & Guaranty Company .....       | .....        | .....       | 44,356.93    | 8,522.08     | .....        | .....       |
| United States Health & Accident Insurance Co. ....    | .....        | .....       | 8,907.35     | 6,889.59     | .....        | .....       |
| Union Health & Accident Insurance Co. ....            | .....        | .....       | 4,353.01     | 639.10       | .....        | .....       |
| Totals.....   | \$ 96.05     | \$ 46.98    | \$408,831.18 | \$221,314.52 | \$ .....     | \$ .....    |
|   |              |             |              |              | \$ 9,026.48  |             |



## SUMMARY OF STATEMENTS OF

| Name of Company.                             | Location.                  |
|--|----------------------------|
| Aegis Life Insurance Company .....           | Denver, Colo. ....         |
| Aetna Life Insurance Company .....           | Hartford, Conn. ....       |
| *American Bankers Life Insurance Co. ....    | Chicago, Ill. ....         |
| **Bankers Life Co., The .....                | Des Moines, Iowa .....     |
| Bankers Reserve Life Co., The .....          | Omaha, Nebraska .....      |
| Central Life Assurance Society of the U. S.  | Des Moines, Iowa .....     |
| Continental Life Insurance & Investment Co.  | Salt Lake City, Utah ..... |
| Equitable Life Assurance Society .....       | New York, N. Y. ....       |
| Fidelity Mutual Life Insurance Co. ....      | Philadelphia, Pa. ....     |
| Germania Life Insurance Company .....        | New York, N. Y. ....       |
| **International Life Insurance Company ....  | St. Louis, Missouri .....  |
| Manhattan Life Insurance Company .....       | New York, N. Y. ....       |
| Metropolitan Life Insurance Company .....    | New York, N. Y. ....       |
| Missouri State Life Insurance Company .....  | St. Louis, Missouri .....  |
| Montana Life Insurance Company .....         | Helena, Montana .....      |
| Mutual Benefit Life Insurance Company ....   | Newark, N. J. ....         |
| Mutual Life Insurance Company .....          | New York, N. Y. ....       |
| National Life Insurance Co., of the U. S. A. | Chicago, Ill. ....         |
| *National Life Insurance Co., of Montana ... | Butte, Montana .....       |
| National Life Insurance Company .....        | Montpelier, Vermont .....  |
| *New World Life Insurance Company .....      | Spokane, Wash. ....        |
| New York Life Insurance Company .....        | New York, N. Y. ....       |
| Northwestern Mutual Life Insurance Co. ....  | Milwaukee, Wis. ....       |
| Northwestern National Insurance Company ..   | Minneapolis, Minn. ....    |
| Pacific Mutual Life Insurance Co. ....       | Los Angeles, Cal. ....     |
| Penn Mutual Life Insurance Co. ....          | Philadelphia, Pa. ....     |
| Prudential Insurance Company of America ..   | Newark, N. J. ....         |
| Travelers Insurance Company .....            | Hartford, Conn. ....       |
| Union Central Life Insurance Co. ....        | Cincinnati, Ohio .....     |
| *Western Union Life Insurance Co. ....       | Spokane, Wash. ....        |

\*Admitted 1911.

\*\*Admitted and withdrawn 1911.

## ASSESSMENT LIFE

| Name of Company.                       |
|--|
| *Guarantee Fund Life Association ..... |
| Merchants Life Association .....       |

\*Admitted 1911.

LIFE INSURANCE COMPANIES.

| Paid Up<br>Capital. | Admitted<br>Assets. | Net<br>Liabilities. | Total<br>Liabilities<br>Including<br>Capital. | Unassigned<br>Funds.<br>(Surplus.) | Surplus<br>and<br>Capital. |
|---------------------|---------------------|---------------------|---|------------------------------------|----------------------------|
| \$223,950.00        | \$ 302,098.89       | \$ 54,868.77        | \$ 278,818.77                                 | \$ 23,280.12                       | \$ 247,230.12              |
| 2,000,000.00        | 104,755,535.22      | 90,602,741.60       | 92,602,741.60                                 | 7,263,887.10                       | 9,263,887.10               |
| 299,179.46          | 468,732.55          | 36,587.80           | 335,767.26                                    | 132,965.29                         | 432,144.75                 |
| .....               | 17,138,235.54       | 16,786,020.68       | 16,786,020.68                                 | 352,214.86                         | 352,214.86                 |
| 100,000.00          | 1,952,407.45        | 1,650,967.12        | 2,592,908.70                                  | 555,963.14                         | 655,963.14                 |
| 100,000.00          | 1,952,407.45        | 1,650,967.12        | 1,750,967.12                                  | 201,422.33                         | 301,422.33                 |
| 208,875.00          | 893,999.42          | 642,097.93          | 850,972.93                                    | 43,026.49                          | 251,901.49                 |
| 100,000.00          | 503,867,097.17      | 432,083,505.66      | 432,183,505.66                                | 71,683,591.51                      | 71,783,591.51              |
| Mutual.....         | 24,142,952.22       | 23,277,713.57       | 23,277,713.57                                 | 865,238.65                         | 865,238.65                 |
| 200,000.00          | 46,786,131.91       | 44,446,834.10       | 44,646,834.10                                 | 2,139,297.81                       | 2,339,297.81               |
| 620,350.00          | 1,255,110.61        | 425,203.99          | 1,045,553.99                                  | 209,556.62                         | 829,906.62                 |
| 100,000.00          | 21,982,853.54       | 21,394,639.51       | 21,494,639.51                                 | 488,214.03                         | 588,214.03                 |
| 2,000,000.00        | 352,785,890.36      | 138,550,472.85      | 140,550,472.85                                | 7,075,825.43                       | 9,075,825.43               |
| 300,000.00          | 3,085,122.30        | 2,495,610.49        | 2,795,610.49                                  | 289,511.81                         | 589,511.81                 |
| 244,905.00          | 525,828.49          | 66,756.83           | 311,661.83                                    | 214,166.66                         | 459,071.66                 |
| Mutual.....         | 147,292,307.49      | 147,292,307.49      | 147,292,307.49                                | .....                              | .....                      |
| Mutual.....         | 587,130,263.05      | 587,130,263.05      | 587,130,263.05                                | .....                              | .....                      |
| 500,000.00          | 9,616,335.75        | 8,832,009.77        | 9,332,009.77                                  | 284,325.98                         | 784,325.98                 |
| 166,635.30          | 244,842.21          | 27,936.45           | 194,571.75                                    | 50,270.46                          | 216,905.76                 |
| Mutual.....         | 53,443,227.06       | 53,443,227.06       | 53,443,227.06                                 | .....                              | .....                      |
| 293,944.35          | 394,921.07          | 1,126.89            | 295,071.24                                    | 99,849.83                          | 393,794.18                 |
| Mutual.....         | 684,684,686.50      | 684,684,686.50      | 684,684,686.50                                | .....                              | .....                      |
| Mutual.....         | 285,575,219.44      | 285,575,219.44      | 285,575,219.44                                | .....                              | .....                      |
| Mutual.....         | 5,487,737.82        | 5,152,466.75        | 5,152,466.75                                  | 335,271.07                         | 335,271.07                 |
| 1,000,000.00        | 22,493,185.98       | 20,756,436.77       | 21,756,436.77                                 | 736,749.21                         | 1,736,749.21               |
| Mutual.....         | 126,487,055.51      | 121,494,023.86      | 121,494,023.86                                | 4,993,031.65                       | 4,993,031.65               |
| 2,000,000.00        | 258,824,978.01      | 240,688,598.60      | 242,688,598.60                                | 16,136,379.41                      | 18,136,379.41              |
| 2,500,000.00        | 63,029,979.31       | 55,398,534.70       | 57,898,534.70                                 | 5,131,444.61                       | 7,631,444.61               |
| 500,000.00          | 87,237,923.37       | 84,644,961.17       | 85,144,961.17                                 | 2,092,962.20                       | 2,592,962.20               |
| 200,000.00          | 816,117.06          | 497,244.76          | 697,244.76                                    | 118,872.30                         | 318,872.30                 |

COMPAMIES.

| Location.              | Admitted<br>Assets. | Net<br>Liabilities. | To Protect<br>Contracts. | Total<br>Liabilities. |
|------------------------|---------------------|---------------------|--------------------------|-----------------------|
| Omaha, Neb. ....       | \$ 619,052.49       | \$12,000.00         | \$607,052.49             | \$619,052.49          |
| Burlington, Iowa ..... | 603,422.96          | 302,719.00          | 300,703.96               | 603,422.96            |

## SUMMARY OF STATEMENTS

| Name of Company.  | Location.                            | Paid Up Capital. | Admitted Assets. |
|---|--------------------------------------|------------------|------------------|
| Aetna Life Insurance Company .....                          | Hartford, Conn. ....                 | \$2,000,000      | \$ 5,967,261.09  |
| American Bonding Company .....                              | Baltimore, Md. ....                  | 750,000          | 2,773,476.81     |
| American Surety Co. ....                                    | New York, N. Y. ...                  | 2,500,000        | 7,915,678.83     |
| Casualty Company of America .....                           | New York, N. Y. ...                  | 750,000          | 2,801,502.99     |
| Continental Casualty Company .....                          | Hammond, Ind. ....                   | 300,000          | 2,068,338.02     |
| *Employers Liability Assurance Corporation, Ltd. ....       | London, Eng. ....                    | 200,000          | 6,027,661.57     |
| Fidelity & Casualty Company .....                           | New York, N. Y. ...                  | 1,000,000        | 10,482,662.48    |
| Fidelity & Deposit Company .....                            | Baltimore, Md. ....                  | 2,000,000        | 8,082,863.54     |
| *Frankfort Marine Accident & Plate Glass Insurance Co. .... | Frankfort on the Main, Germany ..... | 250,000          | 1,490,567.77     |
| Hartford Steam Boiler Inspection & Insurance Co. ....       | Hartford, Conn. ....                 | 1,000,000        | 5,045,874.60     |
| Indiana & Ohio Live Stock Insurance Co. ...                 | Crawfordsville, Ind. ....            | 200,000          | 398,849.25       |
| Lloyds Plate Glass Insurance Co. ....                       | New York, N. Y. ...                  | 250,000          | 784,566.00       |
| Massachusetts Bonding & Insurance Company                   | Boston, Mass. ....                   | 1,000,000        | 2,209,050.27     |
| Metropolitan Casualty Insurance Company ..                  | New York, N. Y. ...                  | 200,000          | 852,016.96       |
| National Surety Company .....                               | New York, N. Y. ...                  | 1,500,000        | 5,988,581.05     |
| New York Plate Glass Insurance Co. ....                     | New York, N. Y. ...                  | 200,000          | 935,726.17       |
| North American Accident Insurance Co. ....                  | Chicago, Ill. ....                   | 200,000          | 725,323.58       |
| *Ocean Accident & Guarantee Corporation, Ltd. ....          | London, Eng. ....                    | 250,000          | 4,575,710.62     |
| Pacific Mutual Life Insurance Co. ....                      | Los Angeles, Cal. ...                | 1,000,000        | 870,100.93       |
| Preferred Accident Insurance Co. ....                       | New York, N. Y. ...                  | 700,000          | 2,727,414.81     |
| Standard Accident Insurance Co. ....                        | Detroit, Mich. ....                  | 500,000          | 4,030,455.03     |
| St. Paul Mutual Hail & Cyclone Insurance Co. ....           | St. Paul, Minn. ....                 | .....            | 302,499.50       |
| State Farmers Mutual Hail Insurance Co. ...                 | Waseca, Minn. ....                   | .....            | 508,438.47       |
| Title Guaranty & Surety Company .....                       | Scranton, Pa. ....                   | 712,820          | 2,071,541.63     |
| Travelers Insurance Company .....                           | Hartford, Conn. ....                 | 2,500,000        | 16,894,223.86    |
| United States Fidelity & Guaranty Co. ....                  | Baltimore, Md. ....                  | 2,000,000        | 6,798,261.71     |
| United States Health & Accident Co. ....                    | Saginaw, Mich. ....                  | 300,000          | 966,617.19       |
| Union Health & Accident Co. ....                            | Denver, Colo. ....                   | 100,000          | 143,161.11       |

\*Capital is U. S. Deposit.



### MISCELLANEOUS COMPANIES 1911.

| Unpaid<br>Losses. | Unearned<br>Premiums. | Other<br>Liabilities. | Total<br>Liabilities<br>Including<br>Capital. | Surplus<br>Over All<br>Liabilities. | Surplus<br>As Regards<br>Policy Holders |
|-------------------|-----------------------|-----------------------|---|-------------------------------------|---|
| \$ 2,229,339.67   | \$ 2,285,060.89       | \$ 372,505.96         | \$ 6,888,906.52                               | \$ 1,078,354.57                     | \$ 3,078,354.57                         |
| 400,369.50        | 766,653.70            | 106,874.23            | 2,023,897.43                                  | 749,579.38                          | 1,499,579.38                            |
| 728,665.54        | 1,544,578.19          | 174,527.10            | 4,654,339.86                                  | 3,261,338.97                        | 5,761,338.97                            |
| 469,952.00        | 1,182,465.72          | 193,912.15            | 2,596,329.87                                  | 205,173.12                          | 955,173.12                              |
| 238,009.31        | 716,974.68            | 360,252.73            | 1,615,236.72                                  | 453,101.30                          | 753,101.30                              |
| 1,668,381.00      | 2,221,602.21          | 379,410.78            | 4,469,393.99                                  | 1,558,267.58                        | 1,758,267.58                            |
| 2,212,868.21      | 4,642,676.42          | 701,680.86            | 8,557,225.49                                  | 1,925,436.99                        | 2,925,436.99                            |
| 894,468.54        | 2,092,553.84          | 513,573.13            | 5,500,595.51                                  | 2,582,268.03                        | 4,582,268.03                            |
| 509,600.55        | 437,535.25            | 73,135.56             | 1,270,271.36                                  | 220,296.41                          | 470,296.41                              |
| 102,472.53        | 2,042,218.21          | 99,882.32             | 3,244,573.06                                  | 1,801,301.54                        | 2,801,301.54                            |
| 24,031.00         | 148,289.44            | 6,486.00              | 378,806.44                                    | 20,042.81                           | 220,042.81                              |
| 33,130.39         | 448,198.89            | 36,914.47             | 572,108.39                                    | 212,457.61                          | 462,457.61                              |
| 133,194.99        | 405,435.46            | 91,851.96             | 1,629,482.41                                  | 579,567.86                          | 1,579,567.86                            |
| 23,303.50         | 363,398.37            | 57,430.83             | 644,132.70                                    | 207,884.26                          | 407,884.26                              |
| 876,971.48        | 1,843,069.02          | 260,859.38            | 4,480,899.88                                  | 1,507,681.17                        | 3,007,681.17                            |
| 16,201.54         | 332,851.42            | 60,178.29             | 609,231.25                                    | 326,494.92                          | 526,494.92                              |
| 51,156.00         | 170,367.08            | 57,993.98             | 479,516.96                                    | 245,806.62                          | 445,806.62                              |
| 1,357,074.92      | 1,438,592.58          | 494,272.27            | 3,539,939.77                                  | 1,035,770.85                        | 1,285,770.85                            |
| 85,457.00         | 586,432.10            | 132,711.83            | 1,804,600.93                                  | 65,500.00                           | 1,065,500.00                            |
| 128,826.84        | 758,533.84            | 267,392.63            | 1,854,753.31                                  | 872,661.50                          | 1,572,661.50                            |
| 750,875.69        | 1,053,243.09          | 325,757.96            | 2,629,876.74                                  | 1,400,578.29                        | 1,900,578.29                            |
| 1,000.00          | .....                 | .....                 | .....   | .....                               | 301,499.50                              |
| 500.00            | .....                 | 500.00                | .....   | .....                               | 507,438.47                              |
| 376,171.70        | 402,072.03            | 104,603.66            | 1,595,667.39                                  | 475,874.24                          | 1,188,694.24                            |
| 3,841,708.63      | 4,763,040.94          | 1,377,668.36          | 12,482,417.93                                 | 4,411,805.93                        | 6,911,805.93                            |
| 1,062,573.18      | 2,445,734.95          | 267,664.32            | 5,775,972.45                                  | 1,022,289.26                        | 3,022,289.26                            |
| 77,067.74         | 105,287.27            | 78,874.62             | 562,229.63                                    | 404,387.56                          | 704,387.56                              |
| 3,334.50          | 3,501.10              | 4,165.86              | 111,001.46                                    | 32,159.65                           | 132,159.65                              |

# STATEMENT OF FRATERNAL SOCIETIES LICENSED IN MONTANA, SHOWING TOTAL AND MONTANA BUSINESS.

| Name.  | Total Benefit Certificates in Force. |                  |           |                  |
|--|--------------------------------------|------------------|-----------|------------------|
|  | 1910.                                |                  | 1911.     |                  |
|  | No.                                  | Amount.          | No.       | Amount.          |
| American Nobles .....                        | 16,441                               | \$ 20,054,231.00 | 16,012    | 19,649,400.00    |
| American Yeoman, Brotherhood of .....        | .....                                | .....            | .....     | .....            |
| Ancient Order of United Workman .....        | 5,479                                | 9,083,559.80     | 5,528     | 9,085,830.80     |
| Catholic Knights of America .....            | 18,537                               | 22,117,615.47    | 18,629    | 21,511,803.27    |
| Catholic Order of Foresters .....            | 144,644                              | 148,197,000.00   | 149,295   | 153,591,250.00   |
| Court of Honor .....                         | 64,843                               | 79,732,375.00    | 67,245    | 81,887,625.00    |
| Degree of Honor .....                        | 42,811                               | 43,585,750.00    | 43,033    | 43,992,750.00    |
| Equitable Fraternal Union .....              | 27,617                               | 36,373,000.00    | 30,633    | 39,990,000.00    |
| Fraternal Aid Association .....              | 36,944                               | 47,339,750.00    | 40,613    | 52,053,250.00    |
| Fraternal Brotherhood .....                  | 46,202                               | 587,935.00       | 50,213    | 629,670.00       |
| Fraternal Union of America .....             | 30,206                               | 39,986,350.00    | 31,110    | 40,959,300.00    |
| Homesteaders The .....                       | 14,156                               | 19,338,500.00    | 15,435    | 21,336,500.00    |
| Independent Order of Foresters .....         | 236,509                              | 240,170,989.00   | 241,571   | 242,093,787.00   |
| Knights of Columbus .....                    | 79,925                               | 83,387,000.00    | 86,257    | 90,283,000.00    |
| Knights and Ladies of Security .....         | 100,383                              | 120,986,000.00   | 116,486   | 139,451,000.00   |
| Knights of the Maccabees of the World .....  | 270,401                              | 333,525,207.00   | 271,784   | 333,665,582.21   |
| Knights of Pythias .....                     | 71,779                               | 106,137,705.00   | 70,246    | 99,799,493.00    |
| Ladies Catholic Benevolent Association ..... | 13,295                               | 97,011,500.00    | 123,970   | 105,422,500.00   |
| Ladies of the Maccabees of the World .....   | 135,359                              | 104,280,886.21   | 142,145   | 109,696,054.68   |
| Ladies of the Modern Maccabees .....         | 43,306                               | 34,732,325.00    | 41,722    | 32,673,500.00    |
| Modern Brotherhood of America .....          | 152,627                              | 187,375,500.00   | 157,569   | 192,666,750.00   |
| Modern Woodmen of America .....              | 1,129,805                            | 1,786,098,000.00 | 1,183,733 | 1,863,194,000.00 |
| Mystic Toilers .....                         | 4,693                                | 5,394,500.00     | 3,345     | 3,657,250.00     |
| National Protective Legion .....             | 86,281                               | 28,159,830.00    | 36,529    | 16,518,485.00    |
| Royal Arcanum .....                          | 245,458                              | 489,897,727.99   | 248,888   | 487,992,345.80   |
| Royal Highlanders .....                      | 27,819                               | 39,540,500.00    | 28,039    | 39,680,500.00    |
| Royal Neighbors of America .....             | 209,873                              | 223,012,500.00   | 234,247   | 247,949,500.00   |
| United Artisans .....                        | 14,684                               | 17,242,000.00    | 15,378    | 18,078,500.00    |
| United Order of Foresters .....              | 13,836                               | 13,957,700.00    | 13,724    | 13,540,925.00    |
| Woodmen of the World .....                   | 101,847                              | 185,252,700.00   | 105,950   | 189,878,500.00   |
| Women of Woodcraft .....                     | 46,186                               | 58,178,800.00    | 47,557    | 58,558,900.00    |



STATEMENT OF FRATERNAL SOCIETIES—Continued.

| Name.  | Montana Business. |               |       |               | Received<br>From<br>Montana<br>Members..... |
|--|-------------------|---------------|-------|---------------|---|
|  | 1910.             |               | 1911. |               |   |
|  | No.               | Amount.       | No.   | Amount.       |   |
|  |                   |               |       |               |   |
| American Nobles .....                        | 107               | \$179,125.00  | 102   | \$ 170,425.00 | \$ 1,915.28                                 |
| American Yeoman, Brotherhood of .....        | 2,706             | 4,632,500.00  | 2,899 | 4,852,000.00  | 38,848.35                                   |
| Ancient Order of United Workman .....        | 74                | 104,032.77    | 70    | 99,460.82     | 2,606.69                                    |
| Catholic Knights of America .....            |                   |               |       |               |   |
| Catholic Order of Foresters .....            | 475               | 716,750.00    | 457   | 692,750.00    | 8,171.65                                    |
| Court of Honor .....                         |                   |               | 136   | 155,500.00    | 617.56                                      |
| Degree of Honor .....                        |                   |               |       |               |   |
| Equitable Fraternal Union .....              | 27                | 33,000.00     | 21    | 29,000.00     | 382.31                                      |
| Fraternal Aid Association .....              |                   |               |       |               |   |
| Fraternal Brotherhood .....                  | 1,529             | 2,703,000.00  | 1,728 | 2,906,000.00  | 284.39                                      |
| Fraternal Union of America .....             | 418               | 698,550.00    | 418   | 705,750.00    | 34,779.85                                   |
| Homesteaders The .....                       | 251               | 437,000.00    | 253   | 424,500.00    | 7,164.45                                    |
| Independent Order of Foresters .....         |                   |               |       |               |   |
| Knights of Columbus .....                    | 263               | 458,601.00    | 259   | 453,301.00    | 8,809.90                                    |
| Knights and Ladies of Security .....         | 371               | 445,000.00    | 478   | 568,000.00    | 6,624.57                                    |
| Knights of the Maccabees of the World .....  | 612               | 1,152,000.00  | 958   | 1,750,500.00  | 16,528.36                                   |
| Knights of Pythias .....                     | 917               | 2,004,500.00  | 861   | 1,912,000.00  | 21,982.20                                   |
| Ladies Catholic Benevolent Association ..... |                   |               |       |               |   |
| Ladies of the Maccabees of the World .....   | 367               | 611,000.00    | 360   | 587,500.00    | 14,043.53                                   |
| Ladies of the Modern Maccabees .....         | 546               | 530,500.00    | 601.  | 584,500.00    | 6,722.30                                    |
| Modern Brotherhood of America .....          | 1,497             | 1,665,951.00  | 1,663 | 1,864,701.00  | 28,215.35                                   |
| Modern Woodmen of America .....              | 66                | 65,500.00     | 110   | 110,750.00    | 1,365.27                                    |
| Mystic Toilers .....                         |                   |               |       |               |   |
| National Protective Legion .....             |                   |               |       |               |   |
| Royal Arcanum .....                          |                   |               |       |               |   |
| Royal Highlanders .....                      | 1,575             | 2,163,000.00  | 1,706 | 2,289,250.00  | 18,850.71                                   |
| Royal Neighbors of America .....             | 7,013             | 13,282,000.00 | 7,248 | 13,634,500.00 | 118,970.90                                  |
| United Artisans .....                        | 891               | 1,318,500.00  | 167   | 271,000.00    | 5,653.35                                    |
| United Order of Foresters .....              | 322               | 195,210.00    | 218   | 177,074.56    | 5,285.56                                    |
| Woodmen of the World .....                   |                   |               |       |               |   |
| Women of Woodcraft .....                     | 68                | 189,000.00    | 66    | 179,342.73    | 3,052.61                                    |
|  | 1,794             | 2,987,000.00  | 1,735 | 2,845,000.00  | 29,198.40                                   |
|  | 1,570             | 1,940,500.00  | 1,730 | 2,101,250.00  | 14,159.00                                   |
|  | 183               | 248,000.00    | 170   | 226,000.00    | 2,501.37                                    |
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STATEMENT OF FRATERNAL SOCIETIES— Continued.

| Name.  | Ceased To Be in Force—<br>Total. |               |        |                |       |         | Ceased To Be in Force—<br>Montana. |         |       |              |       |           |
|--|----------------------------------|---------------|--------|----------------|-------|---------|------------------------------------|---------|-------|--------------|-------|-----------|
|  | Death.                           |               |        | Lapse.         |       |         | Death.                             |         |       | Lapse.       |       |           |
|  | No.                              | Amount.       | No.    | Amount.        | No.   | Amount. | No.                                | Amount. | No.   | Amount.      | No.   | Amount.   |
| Ameriean Nobles .....                        | 144                              | \$ 155,125.00 | 3,062  | \$3,347,956.00 | ..... | \$..... | .....                              | .....   | 5     | \$ 8,700.00  | ..... | .....     |
| Ameriean Yeoman, Brotherhood of .....        | .....                            | .....         | .....  | .....          | ..... | .....   | .....                              | .....   | 259   | 414,500.00   | ..... | .....     |
| Ancient Order of United Workmen .....        | 50                               | 87,187.40     | 315    | 483,541.60     | ..... | .....   | .....                              | .....   | ..... | .....        | ..... | .....     |
| Catholic Knights of Ameriea .....            | 399                              | 545,606.96    | 545    | 459,832.32     | ..... | .....   | .....                              | .....   | 2     | 3,439.87     | ..... | .....     |
| Catholic Order of Foresters .....            | 1,325                            | 1,408,000.00  | 5,656  | 4,388,250.00   | ..... | .....   | .....                              | .....   | 34    | 34,000.00    | ..... | .....     |
| Court of Honor .....                         | 590                              | 768,500.00    | 8,220  | 7,776,250.00   | ..... | .....   | .....                              | .....   | 162   | 178,875.00   | ..... | .....     |
| Degree of Honor .....                        | 347                              | 347,500.00    | 2,589  | 2,366,000.00   | ..... | .....   | .....                              | .....   | ..... | .....        | ..... | .....     |
| Equitable Fraternal Union .....              | 146                              | 206,000.00    | 3,058  | 3,349,500.00   | ..... | .....   | .....                              | .....   | 27    | 37,000.00    | ..... | .....     |
| Fraternal Aid Assoeiation .....              | 300                              | 416,500.00    | 3,980  | 3,421,250.00   | ..... | .....   | .....                              | .....   | 69    | 86,750.00    | ..... | .....     |
| Fraternal Brotherhood .....                  | 311                              | 4,275.00      | 9,476  | 1,07,875.00    | ..... | .....   | .....                              | .....   | 176   | 247,500.00   | ..... | .....     |
| Fraternal Union of Ameriea .....             | 282                              | 338,908.98    | 4,686  | 5,333,841.02   | ..... | .....   | .....                              | .....   | 13    | 13,488.45    | ..... | .....     |
| Homesteaders The .....                       | 101                              | 132,500.00    | 2,797  | 4,038,000.00   | ..... | .....   | .....                              | .....   | 212   | 382,500.00   | 29    | 52,000.00 |
| Independent Order of Foresters .....         | 2,246                            | 2,412,402.00  | 23,781 | 19,429,822.00  | ..... | .....   | .....                              | .....   | 3     | 2,900.00     | ..... | 400.00    |
| Knights of Columbus .....                    | 603                              | 624,000.00    | 3,591  | 3,762,000.00   | ..... | .....   | .....                              | .....   | 26    | 32,000.00    | ..... | .....     |
| Knights and Ladies of Security .....         | 960                              | 1,219,500.00  | 16,079 | 17,356,500.00  | ..... | .....   | .....                              | .....   | 59    | 97,500.00    | 21    | 38,500.00 |
| Knights of the Maccabees of the World .....  | 2,613                            | 3,508,889.40  | 28,331 | 29,501,235.39  | ..... | .....   | .....                              | .....   | 84    | 120,775.00   | ..... | .....     |
| Knights of Pythias .....                     | 943                              | 1,635,643.66  | 14,745 | 22,979,993.00  | ..... | .....   | .....                              | .....   | 67    | 99,500.00    | ..... | .....     |
| Ladies Catholic Benevolent Assoeiation ..... | 1,052                            | 935,500.00    | 828    | 647,000.00     | ..... | .....   | .....                              | .....   | 9     | 7,000.00     | ..... | .....     |
| Ladies of the Maccabees of the World .....   | 1,012                            | 836,554.87    | 9,461  | 6,520,776.66   | ..... | .....   | .....                              | .....   | 146   | 125,250.00   | ..... | .....     |
| Ladies of the Modern Maccabees .....         | 430                              | 347,875.00    | 2,850  | 2,546,700.00   | ..... | .....   | .....                              | .....   | 10    | 8,250.00     | ..... | .....     |
| Modern Brotherhood of Ameriea .....          | 1,038                            | 1,287,500.00  | 25,066 | 28,753,500.00  | ..... | .....   | .....                              | .....   | 372   | 520,500.00   | 18    | 27,000.00 |
| Modern Woodmen of Ameriea .....              | 7,104                            | 12,020,500.00 | 70,309 | 90,771,500.00  | ..... | .....   | .....                              | .....   | 427   | 786,000.00   | ..... | .....     |
| Mystic Toilers .....                         | 38                               | 39,000.00     | 1,789  | 2,188,250.00   | ..... | .....   | .....                              | .....   | 735   | 1,067,500.00 | ..... | .....     |
| National Protective Legion .....             | 582                              | 203,334.87    | 54,451 | 12,843,727.63  | ..... | .....   | .....                              | .....   | 185   | 79,250.44    | 13    | 4,900.00  |
| Royal Arcanum .....                          | 3,551                            | 8,051,718.63  | 9,142  | 13,070,327.78  | ..... | .....   | .....                              | .....   | 5     | 14,428.45    | 7     | 7,228.82  |
| Royal Highlanders .....                      | 171                              | 270,000.00    | 3,744  | 4,300,000.00   | ..... | .....   | .....                              | .....   | 338   | 502,000.00   | ..... | .....     |
| Royal Neighbors of Ameriea .....             | 1,256                            | 1,290,500.00  | 5,708  | 5,762,500.00   | ..... | .....   | .....                              | .....   | 71    | 82,500.00    | 37    | 39,000.00 |
| United Artisans .....                        | 101                              | 119,500.00    | 1,543  | 1,410,000.00   | ..... | .....   | .....                              | .....   | 15    | 24,000.00    | ..... | .....     |
| United Order of Foresters .....              | 114                              | 112,750.00    | 1,666  | 1,526,850.00   | ..... | .....   | .....                              | .....   | ..... | .....        | ..... | .....     |
| Woodmen of the World .....                   | 780                              | 1,497,500.00  | 7,608  | 11,364,800.00  | ..... | .....   | .....                              | .....   | 394   | 711,900.00   | ..... | .....     |
| Women of Wooderaft .....                     | 340                              | 394,400.00    | 2,869  | 2,999,000.00   | ..... | .....   | .....                              | .....   | 155   | 223,300.00   | 15    | 16,000.00 |



# STATEMENT OF FRATERNAL SOCIETIES—Continued.

| Name.  | Claims Incurred. |               |          |            | Claims Paid During 1911. |               |          |             |
|--|------------------|---------------|----------|------------|--------------------------|---------------|----------|-------------|
|  | Total.           |               | Montana. |            | Total.                   |               | Montana. |             |
|  | No.              | Amount.       | No.      | Amount.    | No.                      | Amount.       | No.      | Amount.     |
| American Nobles .....                        | 144              | \$ 109,827.14 | ....     | \$.....    | 164                      | \$ 121,103.69 | 1        | \$ 1,300.00 |
| American Yeoman, Brotherhood of .....        | 872              | 1,192,494.65  | 15       | 31,000.00  | 835                      | 1,123,879.08  | 15       | 31,000.00   |
| Ancient Order of United Workman .....        | 50               | 87,187.40     | ....     | .....      | 50                       | 87,187.40     | ....     | .....       |
| Catholic Knights of America .....            | 399              | 545,606.95    | 2        | 3,439.87   | 410                      | 569,100.69    | 2        | 3,439.87    |
| Catholic Order of Foresters .....            | 1,325            | 1,408,000.00  | 10       | 16,000.00  | 1,295                    | 1,366,886.48  | 8        | 14,000.00   |
| Court of Honor .....                         | 590              | 768,900.00    | ....     | .....      | 601                      | 742,674.57    | ....     | .....       |
| Degree of Honor .....                        | 347              | 347,500.00    | ....     | .....      | 356                      | 343,574.01    | ....     | .....       |
| Equitable Fraternal Union .....              | 146              | 206,857.83    | ....     | .....      | 148                      | 202,075.43    | ....     | .....       |
| Fraternal Aid Association .....              | 300              | 416,500.00    | ....     | .....      | 292                      | 386,849.72    | ....     | .....       |
| Fraternal Brotherhood .....                  | 311              | 376,296.59    | 11       | 19,500.00  | 314                      | 397,449.04    | 13       | 23,000.00   |
| Fraternal Union of America .....             | 282              | 338,908.98    | 7        | 9,611.55   | 285                      | 336,267.85    | 4        | 5,156.30    |
| Homesteaders The .....                       | 100              | 105,465.12    | 4        | 5,195.94   | 105                      | 108,846.13    | 4        | 4,323.85    |
| Independent Order of Foresters .....         | 2,255            | 2,418,226.93  | 3        | 5,000.00   | 2,219                    | 2,316,740.74  | 3        | 4,156.25    |
| Knights of Columbus .....                    | 603              | 624,305.00    | 3        | 3,000.00   | 623                      | 647,688.33    | 1        | 1,000.00    |
| Knights and Ladies of Security .....         | 960              | 1,219,500.00  | 13       | 22,500.00  | 958                      | 1,161,496.62  | 12       | 20,748.38   |
| Knights of the Maccabees of the World .....  | 2,613            | 3,508,889.40  | 14       | 32,725.00  | 2,584                    | 3,390,358.19  | 14       | 32,725.00   |
| Knights of Pythias .....                     | 943              | 1,635,643.66  | 6        | 13,000.00  | 754                      | 1,650,691.38  | 6        | 11,000.00   |
| Ladies Catholic Benevolent Association ..... | 1,052            | 935,500.00    | 4        | 4,000.00   | 1,076                    | 948,350.01    | ....     | .....       |
| Ladies of the Maccabees of the World .....   | 1,012            | 836,954.97    | 7        | 8,500.00   | 1,007                    | 821,125.71    | 10       | 11,500.00   |
| Ladies of the Modern Maccabees .....         | 430              | 347,875.00    | ....     | .....      | 438                      | 347,343.85    | ....     | .....       |
| Modern Brotherhood of America .....          | 1,019            | 1,257,738.20  | 14       | 17,000.00  | 1,008                    | 1,194,547.89  | 14       | 16,350.00   |
| Modern Woodmen of America .....              | 7,106            | 12,023,500.00 | 42       | 78,500.00  | 6,918                    | 11,613,842.85 | 40       | 79,500.00   |
| Mystic Tollers .....                         | 35               | 39,000.00     | 3        | 4,000.00   | 34                       | 38,000.00     | 3        | 4,000.00    |
| National Protective Legion .....             | 590              | 216,484.08    | 4        | 1,835.00   | 582                      | 203,334.87    | 4        | 1,835.00    |
| Royal Arcanum .....                          | 3,551            | 8,051,718.63  | ....     | .....      | 3,619                    | 8,221,186.22  | 1        | 3,000.00    |
| Royal Highlanders .....                      | 171              | 236,953.66    | 15       | 16,333.35  | 172                      | 236,126.08    | 14       | 15,835.35   |
| Royal Neighbors of America .....             | 1,256            | 1,290,500.00  | 3        | 4,000.00   | 1,243                    | 1,268,972.53  | 4        | 6,000.00    |
| United Artisans .....                        | 101              | 119,500.00    | 1        | 1,000.00   | 107                      | 115,380.79    | 1        | 1,000.00    |
| United Order of Foresters .....              | 114              | 112,750.00    | ....     | .....      | 119                      | 114,450.00    | ....     | .....       |
| Woodmen of the World .....                   | 785              | 1,427,500.00  | 53       | 122,000.00 | 791                      | 1,379,525.00  | 54       | 109,575.00  |
| Women of Woodcraft .....                     | 340              | 394,400.00    | 26       | 42,000.00  | 339                      | 380,754.17    | 28       | 43,875.00   |

STATEMENT OF FRATERNAL SOCIETIES—Continued.

| Claims Unpaid December 31, 1911.             |        |              |          |           |
|--|--------|--------------|----------|-----------|
| Name.  | Total. |              | Montana. |           |
|  | No.    | Amount.      | No.      | Amount.   |
| American Nobles .....                        | 4      | 1,626.95     | ...      | ...       |
| American Yeoman, Brotherhood of .....        | 128    | 169,750.00   | 1        | 2,000.00  |
| Ancient Order of United Workman .....        | 1      | 1,000.00     | ...      | ...       |
| Catholic Knights of America .....            | 26     | 21,922.76    | ...      | ...       |
| Catholic Order of Foresters .....            | 153    | 170,658.57   | 2        | 2,000.00  |
| Court of Honor .....                         | 61     | 70,000.00    | ...      | ...       |
| Degree of Honor .....                        | 19     | 20,500.00    | ...      | ...       |
| Equitable Fraternal Union .....              | 17     | 22,087.38    | ...      | ...       |
| Fraternal Aid Association .....              | 30     | 48,500.00    | ...      | ...       |
| Fraternal Brotherhood .....                  | 46     | 40,750.00    | 3        | 4,455.25  |
| Fraternal Union of America .....             | 53     | 66,551.66    | 3        | 4,455.25  |
| Homesteaders The .....                       | 8      | 9,147.62     | 1        | 2,360.82  |
| Independent Order of Foresters .....         | 142    | 131,928.92   | ...      | ...       |
| Knights of Columbus .....                    | 76     | 76,333.35    | 2        | 2,000.00  |
| Knights and Ladies of Security .....         | 99     | 124,006.00   | 1        | 1,000.00  |
| Knights of the Maccabees of the World .....  | 253    | 320,923.41   | ...      | ...       |
| Knights of Pythias .....                     | 95     | 158,000.00   | 1        | 3,000.00  |
| Ladies Catholic Benevolent Association ..... | 108    | 86,767.86    | ...      | ...       |
| Ladies of the Maccabees of the World .....   | 105    | 91,733.34    | ...      | ...       |
| Ladies of the Modern Maccabees .....         | 64     | 47,810.48    | ...      | ...       |
| Modern Brotherhood of America .....          | 129    | 169,500.00   | 1        | 1,000.00  |
| Modern Woodmen of America .....              | 838    | 1,381,876.60 | 9        | 13,333.30 |
| Mystic Tailors .....                         | 1      | 1,000.00     | ...      | ...       |
| National Protective Legion .....             | 10     | 7,669.00     | ...      | ...       |
| Royal Arcanum .....                          | 311    | 699,272.57   | ...      | ...       |
| Royal Highlanders .....                      | 15     | 18,166.68    | 2        | 1,500.00  |
| Royal Neighbors of America .....             | 179    | 181,000.00   | ...      | ...       |
| United Artisans .....                        | 4      | 4,000.00     | ...      | ...       |
| United Order of Foresters .....              | 11     | 11,500.00    | ...      | ...       |
| Woodmen of the World .....                   | 82     | 142,500.00   | 4        | 11,000.00 |
| Women of Woodcraft .....                     | 45     | 50,783.33    | 3        | 3,500.00  |



# SUMMARY OF STATEMENTS—SHOWING CONDITION OF FRATERNAL SOCIETIES LICENSED IN MONTANA.

| Name.  | Admitted Assets. | Total Unpaid Claims. | Other Liabilities. | Total Liabilities. |
|--|------------------|----------------------|--------------------|--------------------|
| American Nobles .....                        | \$ 63,364.57     | \$ 2,129.93          | \$.....            | \$ 2,129.93        |
| American Yeoman, Brotherhood of .....        | 2,104,230.14     | 247,917.11           | 7,073.58           | 254,990.69         |
| Ancient Order of United Workmen .....        | 605,387.30       | 1,000.00             | 604,387.30         | 605,387.30         |
| Catholic Knights of America .....            | 1,105,642.92     | 21,922.76            | .....              | 21,922.76          |
| Catholic Order of Foresters .....            | 2,784,156.85     | 170,658.57           | 585.46             | 171,244.03         |
| Court of Honor .....                         | 2,076,035.64     | 70,653.76            | 3,565.05           | 74,218.81          |
| Degree of Honor .....                        | 738,977.31       | 20,500.00            | 6,125.08           | 26,625.08          |
| Equitable Fraternal Union .....              | 1,539,756.38     | 22,087.38            | .....              | 22,087.38          |
| Fraternal Aid Association .....              | 695,983.35       | 48,500.00            | .....              | 48,500.00          |
| Fraternal Brotherhood .....                  | 654,772.53       | 40,949.28            | 14,095.66          | 55,044.94          |
| Fraternal Union of America .....             | 333,582.10       | 86,788.09            | .....              | 86,788.09          |
| Homesteaders The .....                       | 120,626.71       | 9,287.50             | 6,780.67           | 16,068.17          |
| Independent Order of Foresters .....         | 18,926,517.36    | 1,277,172.30         | 25,573.36          | 1,302,745.66       |
| Knights of Columbus .....                    | 3,591,825.88     | 76,333.35            | 3,448.28           | 79,781.63          |
| Knights and Ladies of Security .....         | 1,977,024.88     | 116,261.73           | .....              | 116,261.73         |
| Knights of the Maccabees of the World .....  | 11,239,995.01    | 926,013.46           | 28,046.86          | 954,060.32         |
| Knights of Pythias .....                     | 4,151,282.98     | 158,000.00           | 3,280,811.94       | 3,438,811.94       |
| Ladies Catholic Benevolent Association ..... | 2,236,848.11     | 86,767.86            | .....              | 86,767.86          |
| Ladies of the Maccabees of the World .....   | 5,733,528.47     | 111,500.29           | 35,195.99          | 146,696.28         |
| Ladies of the Modern Maccabees .....         | 704,717.42       | 50,814.16            | 7,333.56           | 58,147.72          |
| Modern Brotherhood of America .....          | 1,191,486.38     | 185,775.00           | 5,076.88           | 190,851.88         |
| Modern Woodmen of America .....              | 11,691,080.73    | 1,381,876.60         | 60,096.95          | 1,441,973.55       |
| Mystic Toolers .....                         | 144,171.46       | 787.00               | .....              | 787.00             |
| National Protective Legion .....             | 331,362.16       | 9,072.45             | 167,459.41         | 176,531.86         |
| Royal Arcanum .....                          | 6,606,943.36     | 723,272.57           | 3,419.24           | 726,691.81         |
| Royal Highlanders .....                      | 1,322,074.43     | 18,166.68            | .....              | 18,166.68          |
| Royal Neighbors of America .....             | 947,630.10       | 213,000.00           | 16,300.00          | 229,300.00         |
| United Artisans .....                        | 652,253.97       | 4,000.00             | .....              | 4,000.00           |
| United Order of Foresters .....              | 314,820.31       | 12,700.00            | 2,382.19           | 15,082.19          |
| Woodmen of the World .....                   | 4,863,497.81     | 162,800.00           | 13,039.65          | 175,839.65         |
| Women of Woodcraft .....                     | 1,312,185.45     | 50,783.00            | 761.25             | 51,544.58          |

# RECEIPTS FOR THE INSURANCE YEAR ENDING DECEMBER 31, 1911.

## Fees and Taxes Collected During the Above Period.

|   |              |
|---|--------------|
| 5,162 agents' licenses at \$5.00 .....                | \$ 25,810.00 |
| 174 annual statements at \$25.00 .....                | 4,350.00     |
| Taxes on gross premiums .....                         | 85,499.79    |
| Filing 14 charters and first papers at \$300.00 ..... | 4,200.00     |
| Fraternal order fees .....                            | 310.00       |
| Fire Marshal fund .....                               | 4,286.50     |
| Miscellaneous .....                                   | 343.00       |
| Total .....   | \$124,799.29 |

## SUMMARY OF COMPANIES.

There were doing business in the State, December 31, 1911:

|   |     |
|---|-----|
| Fire Insurance Companies .....                  | 109 |
| Life Insurance Companies .....                  | 29  |
| Assessment Insurance Companies (Life) .....     | 2   |
| Miscellaneous, including Surety Companies ..... | 28  |
| Total .....                                     | 170 |

## FIRE INSURANCE.

Total amount of net risks written in the State during the year 1911, \$85,049,823.31; as compared with \$90,532,324.43 in 1910, a decrease of \$5,482,501.12.

Net premium receipts for the year 1911, \$1,806,999.11; as compared with \$1,756,081.48 in 1910, an increase of \$50,917.63.

Fire losses paid during 1911 amounted to \$647,686.92; as compared with \$548,559.52 in 1910, an increase of \$99,127.40.

## Life Insurance.

|  | Number. | Amount.         |
|--|---------|-----------------|
| Policies in force, December 31, 1910 .....   | 23,002  | \$54,149,564.28 |
| Policies issued during 1911 .....            | 5,020   | 12,490,733.22   |
| Totals .....                                 | 28,022  | \$66,640,297.50 |
| Policies ceased to be in force in 1911 ..... | 2,213   | 5,812,144.40    |

In force, December 31, 1911 .....

These figures show an increase of \$5,812,144.40 insurance in force over the previous year.

Premium receipts, \$2,030,091.26; an increase of \$264,416.84.

Losses incurred during the year, \$760,679.94; as compared with \$442,322.44 in 1910, an increase of \$318,357.50.

Losses paid during the year, \$751,404.15; as compared with \$446,665.90 in 1910, an increase of \$304,738.25.

## ASSESSMENT LIFE INSURANCE.

|  | Number. | Amount.        |
|--|---------|----------------|
| Policies in force, December 31, 1910 .....   | 4,010   | \$8,020,000.00 |
| Policies issued during 1911 .....            | 693     | 1,386,000.00   |
| Totals .....                                 | 4,703   | \$9,406,000.00 |
| Policies ceased to be in force in 1911 ..... | 294     | 588,000.00     |

In force, December 31, 1911 .....

Total amount insurance in force, December 31, 1911, legal reserve and assessment life companies .....

## INDUSTRIAL BUSINESS.

|  | Number. | Amount.        |
|--|---------|----------------|
| Policies in force, December 31, 1910 .....   | 10,936  | \$1,765,045.00 |
| Policies issued during 1911 .....            | 2,077   | 320,039.00     |
| Totals .....                                 | 13,013  | \$2,085,084.00 |
| Policies ceased to be in force in 1911 ..... | 1,465   | 253,821.00     |

In force, December 31, 1911 .....

Increase in policies in force, December 31, 1911 .....

## MISCELLANEOUS BUSINESS.

|                            | Premiums Collected. |
|----------------------------|---------------------|
| Accident .....             | \$156,955.99        |
| Automobile .....           | 477.34              |
| Burglary and Theft .....   | 6,683.08            |
| Cyclone .....              | 19.75               |
| Fidelity and Surety .....  | 88,886.68           |
| Hail .....                 | 42,006.75           |
| Health .....               | 23,335.21           |
| Liability .....            | 60,961.16           |
| Livestock .....            | 5,641.49            |
| Plate Glass .....          | 19,545.46           |
| Steam Boiler .....         | 4,722.22            |
| Workmen's Collective ..... | 96.05               |
| Total .....                | \$408,831.18        |

## RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

|  |                |
|--|----------------|
| Fire Companies .....   | \$1,806,999.11 |
| Life Companies .....   | 2,030,091.26   |
| Assessment Life Companies .....  | 79,954.50      |
| Industrial Insurance .....   | 58,042.38      |
| Miscellaneous Companies, including Fidelity, Casualty, Accident, Surety, etc. .... | 408,831.18     |

Total Premiums received in 1911 .....

Total Premiums received in 1910 .....

Increase in Premiums, 1911 over 1910 .....



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## List of Fire Insurance Companies.

FOREIGN AND DOMESTIC, DOING BUSINESS IN MONTANA,  
SHOWING NAME AND ADDRESS OF OFFICERS AND A LIST OF  
THE REGULARLY LICENSED AGENTS AUTHORIZED TO REPRESENT  
THE RESPECTIVE COMPANIES IN THE STATE OF MONTANA  
FOR THE YEAR ENDING MARCH 31, 1913.

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Aachen & Munich Fire Insurance Company.

Aix-La-Chapelle, Germany.

Jos. A. Kelsey, U. S. Mgr., 84 William St., New York.

Conroy & Olds, Mgrs., 430 California St., San Francisco.

Agents.

| Name.                              | Address.     |
|------------------------------------|--------------|
| Abbott & Ford .....                | Anaconda.    |
| Robert Allen .....                 | Big Timber.  |
| W. A. Combs .....                  | Billings.    |
| Charles E. Dunlop .....            | Bozeman.     |
| Montana Land & Securities Co. .... | Butte.       |
| Joseph F. Rich .....               | Bridger.     |
| Bank of Concord .....              | Concord.     |
| L. J. Price .....                  | Dillon.      |
| Oscar J. Wackerlin .....           | Fort Benton. |
| Oscar P. Roop .....                | Glasgow.     |
| James Irvin .....                  | Great Falls. |
| Piatt & Heath Co. ....             | Helena.      |
| Walter B. Gunniss .....            | Hamilton.    |
| J. H. Kifer .....                  | Hardin.      |
| Havre Auditing Company .....       | Havre.       |
| Flathead Title Company .....       | Kalispell.   |
| M. J. Walsh .....                  | Livingston.  |
| E. A. Foster & Co. ....            | Lewistown.   |
| Wilder Nutting .....               | Laurel.      |
| James Blackford .....              | Libby.       |
| J. B. Collins .....                | Miles City.  |
| Wheeldon-Rossi Co. ....            | Missoula.    |
| Theodore F. Archer .....           | Roundup.     |
| Carbon Land & Abstract Co. ....    | Red Lodge.   |
| S. Wilkinson .....                 | Shelby.      |
| Treasure State Realty Co. ....     | Three Forks. |
| Charles H. Jennings .....          | Whitefish.   |

Aetna Insurance Company.

Hartford, Conn.

William B. Clark, President; Henry E. Rees, Secretary.

E. C. Morrison, Gen. Agt., 514 California St., San Francisco.

Agents.

| Name.                                    | Address.               |
|--|------------------------|
| Wilson & Smith .....                     | Butte.                 |
| M. A. Berger .....                       | Butte.                 |
| B. P. McNair .....                       | Great Falls.           |
| C. H. Morse .....                        | Belgrade.              |
| Dowlin-Squier Loan & Investment Co. .... | Forsyth.               |
| First State Bank .....                   | Thompson.              |
| Joliet State Bank .....                  | Joliet.                |
| C. F. Ellis & Co. ....                   | Helena.                |
| Wheeldon-Rossi Company .....             | Missoula.              |
| W. B. Burket Company .....               | Bozeman.               |
| Billings Loan & Title Co. ....           | Billings.              |
| Sidney J. Rundle .....                   | Glasgow.               |
| J. B. Collins .....                      | Miles City.            |
| C. B. Towers Company .....               | Miles City.            |
| R. H. Watson .....                       | Glendive.              |
| E. Scharnikow .....                      | Deer Lodge.            |
| E. D. White .....                        | Dillon.                |
| Edmund Wright .....                      | Lewistown.             |
| Reber & Buzzetti .....                   | Fromberg.              |
| Thos. M. Swindlehurst .....              | Livingston.            |
| W. H. Mahoney .....                      | Anaconda.              |
| S. F. Tuttle .....                       | Boulder.               |
| Gene McCarthy .....                      | Townsend.              |
| Laury & Mattila .....                    | Red Lodge.             |
| Sarter & Wright .....                    | White Sulphur Springs. |
| Griffith-Booth Realty Company .....      | Kalispell.             |
| John G. Ellingson .....                  | Big Timber.            |
| Jas F. Torrence .....                    | Hamilton.              |



Aetna Insurance Company—(Continued).

| Name.                      | Address.      |
|----------------------------|---------------|
| J. A. Siffert .....        | Three Forks.  |
| E. C. Carruth .....        | Havre.        |
| Thomas A. Cummings .....   | Fort Benton.  |
| Valley Land Company .....  | Culbertson.   |
| E. B. O'Donnell .....      | Culbertson.   |
| First National Bank .....  | Sidney.       |
| J. F. Rich .....           | Bridger.      |
| A. A. Morris .....         | Roundup.      |
| John A. Tressler .....     | Malta.        |
| First State Bank .....     | Hobson.       |
| J. O. Berglin .....        | Chester.      |
| B. C. Leech, Sr. ....      | Valier.       |
| M. S. Darling .....        | Conrad.       |
| Logan & Cochran .....      | Stevensville. |
| Willis & Willis .....      | Plains.       |
| J. D. Larson .....         | Ronan.        |
| Corvallis State Bank ..... | Corvallis.    |
| Carl E. Fodness .....      | Bigfork.      |
| W. J. Minkiewicz .....     | Hingham.      |
| E. L. Geddes .....         | Whitefish.    |
| George Brawith .....       | Dayton.       |
| H. G. Pomeroy .....        | Eureka.       |
| D. J. Gillam .....         | Polson.       |
| J. L. Barstow .....        | Baker.        |
| J. A. Hardin .....         | Ballantine.   |
| J. O. Higham .....         | Belfry.       |
| L. V. Bogy .....           | Chinook.      |
| O. P. Waller .....         | Antelope.     |
| W. R. Call .....           | Cascade.      |
| Morris & Flint .....       | Pony.         |
| D. A. Crites .....         | Gildford.     |
| Frank W. Meredith .....    | Stanford.     |
| Charles N. Thomas .....    | Cut Bank.     |
| George M. Leonard .....    | Broadview.    |
| Henry Beeson .....         | Edgehill.     |
| Claude G. Watson .....     | Rudyard.      |
| L. Walter Williamson ..... | Helena.       |

Agricultural Insurance Company.

203 Washington St., Watertown, N. Y.

W. H. Stevens, President; J. Q. Adams, Secretary.

Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco, Cal.

Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| James W. Geiger .....               | Big Timber.  |
| William Panton Matheson .....       | Billings.    |
| Yergey & Yergey .....               | Bozeman.     |
| Wilson & Smith Co. ....             | Butte.       |
| E. W. Denison .....                 | Chester.     |
| John Wright Coburn .....            | Cut Bank.    |
| C. D. White .....                   | Fort Benton. |
| Charles Liebert Crum .....          | Forsyth.     |
| Montana Loan & Title Co., Inc. .... | Glendive.    |
| Henry H. Stanley .....              | Great Falls. |
| Henry J. Meili .....                | Havre.       |
| F. A. Motz .....                    | Helena.      |
| George A. Reese .....               | Hamilton.    |
| Frank D. Stoop .....                | Kalispell.   |
| The Cook-Reynolds Co. ....          | Lewistown.   |
| M. J. Walsh .....                   | Livingston.  |
| John Alvin Tressler .....           | Malta.       |
| Charles E. Beckwith .....           | Missoula.    |
| Peter Joseph Kline .....            | Missoula.    |
| Security Land & Loan Co. ....       | Miles City.  |
| J. D. Larson .....                  | Ronan.       |
| Thomas James Murray .....           | Wisdom.      |

### Alliance Insurance Company.

232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; T. Houard Wright, Secretary.

J. C. Johnston, Gen. Agt., 102 Battery St., San Francisco, Cal.

#### Agents.

| Name.                                   | Address.               |
|---|------------------------|
| Ewing O. Clark .....                    | Big Timber.            |
| Montana Realty & Loan Co. ....          | Billings.              |
| J. M. V. Cochran .....                  | Billings.              |
| W. A. Combs .....                       | Billings.              |
| O. E. Myers Realty Co. ....             | Bozeman.               |
| Mutual State Bank .....                 | Broadview.             |
| P. T. Dunn .....                        | Butte.                 |
| J. N. Harvey .....                      | Chester.               |
| Louis StroebeL .....                    | Chinook.               |
| W. E. Arnot .....                       | Conrad.                |
| Corvallis State Bank .....              | Corvallis.             |
| R. L. Taft .....                        | Cut Bank.              |
| George Brawith .....                    | Dayton.                |
| Richard Bennett .....                   | Great Falls.           |
| Thomas H. Larkin .....                  | Great Falls.           |
| Daniel T. Goff .....                    | Hamilton.              |
| Johnston & Tupper .....                 | Hardin.                |
| O. G. Skylstead .....                   | Havre.                 |
| P. F. Hosch .....                       | Helena.                |
| I. D. Rognlien .....                    | Kalispell.             |
| Flathead Title Co. ....                 | Kalispell.             |
| Charles Davis .....                     | Laurel.                |
| The Morton-Hill Company .....           | Lewistown.             |
| Chester A. Adams .....                  | Libby.                 |
| Frank Bender .....                      | Livingston.            |
| Custer Commission Company .....         | Miles City.            |
| H. D. Fisher .....                      | Missoula.              |
| E. B. Provinse .....                    | Red Lodge.             |
| Ronan State Bank .....                  | Ronan.                 |
| Frank K. Carothers .....                | Rycgate.               |
| Western Land & Investment Company ..... | Stanford.              |
| Blessing & Fowlie .....                 | White Sulphur Springs. |

### American Central Insurance Company.

816 Olive St., St. Louis, Mo.

Edw. T. Campbell, President; B. G. Chapman, Jr., Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

#### Agents.

| Name.                         | Address.    |
|-------------------------------|-------------|
| Welcome & Peckover .....      | Anaconda.   |
| C. C. Covington .....         | Augusta.    |
| Wall & Jackman Co. ....       | Butte.      |
| E. H. Fisher .....            | Bozeman.    |
| O. E. Myers Realty Co. ....   | Bozeman.    |
| Louis Sponheim .....          | Basin.      |
| Ja. North .....               | Billings.   |
| Billings Development Co. .... | Billings.   |
| C. D. Goodnow .....           | Broadview.  |
| Robert Allen .....            | Big Timber. |
| R. F. Smith .....             | Baker.      |
| Raymond H. Hough .....        | Bridger.    |
| The State Bank .....          | Belt.       |
| W. L. Miller .....            | Belfry.     |
| Donald L. Blackstone .....    | Chinook.    |
| J. E. Webb .....              | Chouteau.   |
| O. J. Wakefield .....         | Clyde Park. |
| R. J. Brennen .....           | Columbus.   |
| Paul T. Harper .....          | Culbertson. |
| John W. Coburn .....          | Cut Bank.   |
| C. E. Biggs .....             | Chester.    |
| Ryan & Withee .....           | Conrad.     |
| A. S. Johnson .....           | Dillon.     |
| S. P. Wilson .....            | Deer Lodge. |
| H. G. Pomeroy .....           | Eureka.     |
| Sewell Kongsgaard .....       | Elliston.   |



American Central Insurance Company—(Continued).

| Name.                            | Address.               |
|----------------------------------|------------------------|
| Rosebud Abstract Co. ....        | Forsyth.               |
| Oscar J. Wackerlin .....         | Fort Benton.           |
| W. E. Ross .....                 | Fromberg.              |
| Lescher-Reckards Agency .....    | Great Falls.           |
| C. A. Banker .....               | Glendive.              |
| Oscar P. Roop .....              | Glasgow.               |
| L. C. Henry .....                | Helena.                |
| John B. Fritschi .....           | Helena.                |
| Geo. J. Joyce & Co. ....         | Helena.                |
| Johnson Bros. ....               | Hamilton.              |
| E. C. Carruth .....              | Havre.                 |
| A. L. Mitchell .....             | Hardin.                |
| A. T. Anderson .....             | Harlowton.             |
| William Shaw .....               | Helmville.             |
| J. W. Day .....                  | Huntley.               |
| Wm. H. Brown Co. ....            | Hobson.                |
| Griffin & Stannard .....         | Kalispell.             |
| James L. Martin .....            | Lewistown.             |
| W. H. Roberts .....              | Livingston.            |
| William Jennison .....           | Libby.                 |
| L. C. Ford .....                 | Lima.                  |
| A. C. Bayers .....               | Lavina.                |
| Peckham, Pettitt & Osburne ..... | Missoula.              |
| J. B. Collins .....              | Miles City.            |
| Harry J. Thomas .....            | Manhattan.             |
| George L. Ryerson .....          | Medicine Lake.         |
| Ralph E. Dutch .....             | Melrose.               |
| M. W. Stockwell .....            | Musselshell.           |
| Blackfoot Realty Co. ....        | Ovando.                |
| B. M. Harris .....               | Park City.             |
| Morris & Flint .....             | Pony.                  |
| Willis & Willis .....            | Plains.                |
| F. H. Nash .....                 | Polson.                |
| Frank Hunter .....               | Poplar.                |
| Carbon Land & Abstract Co. ....  | Red Lodge.             |
| Montana Land & Inv. Co. ....     | Roundup.               |
| R. A. Fults .....                | Sidney.                |
| H. E. Washburn .....             | Shelby.                |
| J. B. Parnall .....              | Stevensville.          |
| J. H. Finnegan .....             | Stanford.              |
| Charles Walter .....             | Sheridan.              |
| Alburn O. Hewitt .....           | Terry.                 |
| L. A. Grote .....                | Three Forks.           |
| John Z. Clem .....               | Virginia City.         |
| Farmers State Bank .....         | Victor.                |
| Harry Huber .....                | Whitehall.             |
| R. B. Chappell .....             | Wibaux.                |
| Charles H. Jennings .....        | Whitefish.             |
| Sarter & Wight .....             | White Sulphur Springs. |
| C. E. Ward .....                 | Yates.                 |
| W. H. Mahoney .....              | Anaconda.              |
| Smith & Shewe Co., Inc. ....     | Butte.                 |
| A. A. Dier .....                 | Bozeman.               |
| Edgar B. Camp .....              | Billings.              |
| J. E. Kelly .....                | Boulder.               |
| J. F. Rich .....                 | Bridger.               |
| Paul Babcock .....               | Culbertson.            |
| J. M. Gaunt & Co. ....           | Great Falls.           |
| Arthur W. Ide .....              | Helena.                |
| L. V. Beaulieu .....             | Havre.                 |
| Frank D. Stoop .....             | Kalispell.             |
| Morton-Hill Co. ....             | Lewistown.             |
| Frank Bender .....               | Livingston.            |
| Northwest Investment Co. ....    | Laurel.                |
| Dan H. Ross. ....                | Missoula.              |
| Patt-Tuggle Co. ....             | Miles City.            |
| R. M. Trafton .....              | Malta.                 |
| Jacob Kivikangas .....           | Red Lodge.             |
| Logan & Cochran .....            | Stevensville.          |
| Tooley, Baxter & Tice .....      | Two Dot.               |
| W. A. Clark .....                | Virginia City.         |

# American Insurance Company.

70 Park Place, Newark, N. J.

P. L. Hoadley, President; C. Weston Bailey, Secretary.

Gordon & Hoadley, Mgrs., 219 Sansome St., San Francisco.

## Agents.

| Name.                                     | Address.     |
|---|--------------|
| Wellcome & Peckover .....                 | Anaconda.    |
| Edward Scharnikow .....                   | Deer Lodge.  |
| Lewis James Price .....                   | Dillon.      |
| Lewis D. Womeldorf .....                  | Hobson.      |
| Peckham, Pettitt & Osborne .....          | Missoula.    |
| Montana Land & Securities Co. ....        | Butte.       |
| Oscar Jacob Wackerlin .....               | Fort Benton. |
| Arthur W. Ziebarth .....                  | Chinook.     |
| Edgar Eugene Givens .....                 | Kalispell.   |
| C. B. Towers Co. ....                     | Miles City.  |
| Livingston Land & Abstract Co., Inc. .... | Livingston.  |
| Charles Arthur Banker .....               | Glendive.    |
| Tracy A. Beeman .....                     | Broadview.   |
| Platt & Heath Co. ....                    | Helena.      |
| James Paterson .....                      | Billings.    |
| James H. Miller .....                     | Boulder.     |
| James F. Torrence .....                   | Hamilton.    |
| James L. Martin .....                     | Lewiston.    |
| Homer Detrick .....                       | Moore.       |
| Jacob Kivikangas .....                    | Red Lodge.   |
| State Bank .....                          | Belt.        |
| J. M. Lindley .....                       | Bozeman.     |
| C. A. Coleman .....                       | Great Falls. |
| Robert S. Fudge .....                     | Laurel.      |
| Claud E. Davison .....                    | Roundup.     |
| Flathead Title Co. ....                   | Kalispell.   |

# Atlas Assurance Company, Limited.

London, England.

Frank Lock, U. S. Mgr., 100 William St., New York.

Frank J. Devlin, Mgr., 430 California St., San Francisco.

## Agents.

| Name.                                    | Address.       |
|--|----------------|
| John W. James .....                      | Anaconda.      |
| O. P. Waller .....                       | Antelope.      |
| J. A. Lowry & Co. ....                   | Big Timber.    |
| Yellowstone Investment Co. ....          | Billings.      |
| W. B. Burket Co. ....                    | Bozeman.       |
| Morley & Thomas Co. ....                 | Butte.         |
| Frank P. Sherburne .....                 | Browning.      |
| Ryan & Withee .....                      | Conrad.        |
| Corvallis State Bank .....               | Corvallis.     |
| J. Edwin Shoudy .....                    | Darby.         |
| Meyers & Hoss .....                      | Deer Lodge.    |
| Goodwin T. Paul .....                    | Dillon.        |
| Dowlin-Squier Loan & Investment Co. .... | Forsyth.       |
| M. W. Tobey .....                        | Fort Benton.   |
| John Brown .....                         | Froid.         |
| Willis Realty Co. ....                   | Glasgow.       |
| Miller & Jordan .....                    | Glendive.      |
| Frery & Burlingame .....                 | Great Falls.   |
| James F. Torrence .....                  | Hamilton.      |
| P. M. Bosley .....                       | Harlem.        |
| Olaf G. Skylstead .....                  | Havre.         |
| Tom B. Miller .....                      | Helena.        |
| J. R. Middleton .....                    | Hysham.        |
| J. E. Prindle .....                      | Ismay.         |
| E. E. Givens .....                       | Kalispell.     |
| B. G. Brockway .....                     | Laurel.        |
| Hilger Loan & Realty Co. ....            | Lewistown.     |
| Livingston Land & Abstract Co. ....      | Livingston.    |
| Charles A. Haskins .....                 | Medicine Lake. |
| John Gibb .....                          | Miles City.    |
| Peckham, Pettitt & Osborne .....         | Missoula.      |
| John A. Wilson .....                     | Moore.         |
| Henry D. Kenyon .....                    | Plains.        |



Atlas Assurance Company, Limited—(Continued).

| Name.                          | Address.     |
|--------------------------------|--------------|
| N. L. Nelson .....             | Plentywood.  |
| C. C. Conser .....             | Plevna.      |
| H. S. Hanson .....             | Polson.      |
| E. B. Provinse .....           | Red Lodge.   |
| The Flathead Land Co. ....     | Ronan.       |
| A. D. Baker .....              | Roundup.     |
| Cowee Loan & Realty Co. ....   | Savage.      |
| Carl L. Brattin .....          | Sidney.      |
| Murphy & Harrigan .....        | Stanford.    |
| Treasure State Realty Co. .... | Thompson..   |
| E. W. Wullenwaber .....        | Three Forks. |
| B. C. Leech, Sr. ....          | Valier.      |
| E. L. Geddes .....             | Whitefish.   |
| Jordan Realty & Loan Co. ....  | Wibaux.      |

Atlas Assurance Company, Limited, With Which is Incorporated the  
Manchester Assurance Company.

London, England.

Frank Lock, U. S. Mgr., 100 William St., New York.

Frank J. Devlin, Mgr., 430 California St., San Francisco.

Agents.

| Name.                            | Address.               |
|----------------------------------|------------------------|
| Edgar B. Camp .....              | Billings.              |
| J. M. Lindley .....              | Bozeman.               |
| Dolzadelli & Co. ....            | Butte.                 |
| Citizens State Bank .....        | Culbertson.            |
| Milk River Valley Bank .....     | Glasgow.               |
| J. T. Lee .....                  | Great Falls.           |
| W. T. Tyler .....                | Hamilton.              |
| R. M. Hawkins & Co. ....         | Helena.                |
| Griffith-Booth Realty Co. ....   | Kalispell.             |
| The Morton-Hill Co. ....         | Lewistown.             |
| T. M. Swindlehurst .....         | Livingston.            |
| Patt-Tuggle Company, Inc. ....   | Miles City.            |
| Rhoades & Howard .....           | Missoula.              |
| Scott & Morrow .....             | Moore.                 |
| Flathead County State Bank ..... | Polson.                |
| Sarter & Wight .....             | White Sulphur Springs. |

British America Assurance Company.

18-22 Front St., Toronto, Canada.

Geo. A. Cox, President; P. H. Sims, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| J. A. Lowry & Co. ....              | Big Timber.  |
| W. A. Combs .....                   | Billings.    |
| Philip Dodson .....                 | Bozeman.     |
| Lawlor & Rowe .....                 | Butte.       |
| B. P. McNair .....                  | Great Falls. |
| J. W. Agnew .....                   | Great Falls. |
| Piatt & Heath Co. ....              | Helena.      |
| Griffin & Stannard .....            | Kalispell.   |
| Livingston Land & Abstract Co. .... | Livingston.  |
| F. E. Wright .....                  | Lewistown.   |
| W. H. Smead .....                   | Missoula.    |
| Chas. E. Beckwith .....             | Missoula.    |

Caledonian Insurance Company.

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 50-52 Pine St., New York.

Conroy & Olds, Mgrs., 430 California St., San Francisco.

Agents.

| Name.                          | Address.               |
|--------------------------------|------------------------|
| Wellcome & Peckover .....      | Anaconda.              |
| J. A. Lowry .....              | Big Timber.            |
| W. W. Watkins .....            | Billings.              |
| J. M. Lindley .....            | Bozeman.               |
| Morley & Thomas Co. ....       | Butte.                 |
| A. S. Johnson .....            | Dillon.                |
| H. G. Pomeroy .....            | Eureka.                |
| Oscar J. Wackerlin .....       | Fort Benton.           |
| Otto M. Christinson .....      | Glasgow.               |
| James F. Torrence .....        | Hamilton.              |
| Havre Auditing Co. ....        | Havre.                 |
| L. C. Henry .....              | Helena.                |
| John H. Kifer .....            | Hardin.                |
| E. E. Givens .....             | Kalispell.             |
| Morton-Hill Co. ....           | Lewistown.             |
| M. J. Walsh .....              | Livingston.            |
| James M. Blackford .....       | Libby.                 |
| Calvin Investment Co. ....     | Miles City.            |
| Orr-McMichael Realty Co. ....  | Missoula.              |
| William J. Jameson .....       | Roundup.               |
| Sarter & Wight .....           | White Sulphur Springs. |
| Treasure State Realty Co. .... | Three Forks.           |
| S. Wilkinson .....             | Shelby.                |

California Insurance Company.

550 Sacramento St., San Francisco, Cal.

W. E. Dean, President; George W. Brooks, Secretary.

Agents.

| Name.                                   | Address.      |
|---|---------------|
| L. A. Thompson .....                    | Anaconda.     |
| W. A. Combs .....                       | Billings.     |
| Robert Allen .....                      | Big Timber.   |
| E. M. Gardner Co. ....                  | Bozeman.      |
| P. T. Dunn .....                        | Butte.        |
| Frank D. Ovesen .....                   | Chinook.      |
| Raiff & Thayer .....                    | Columbus.     |
| J. E. Webb .....                        | Chouteau.     |
| Moncure Cockrell .....                  | Deer Lodge.   |
| A. S. Johnson .....                     | Dillon.       |
| Rosebud Abstract Co. ....               | Forsyth.      |
| Sidney J. Rundle .....                  | Glasgow.      |
| H. A. Sample .....                      | Glendive.     |
| Charles D. Eliot .....                  | Great Falls.  |
| James F. Torrence .....                 | Hamilton.     |
| C. C. Bronson .....                     | Havre.        |
| Geo. J. Joyce & Co. ....                | Helena.       |
| J. W. Day .....                         | Huntley.      |
| A. W. Simon .....                       | Kalispell.    |
| Laurel Real Estate Loan & Inv. Co. .... | Laurel.       |
| James L. Martin .....                   | Lewistown.    |
| Frank Bender .....                      | Livingston.   |
| Custer Commission Company .....         | Miles City.   |
| Wheeldon-Rossi Co. ....                 | Missoula.     |
| S. E. Peterson .....                    | Moore.        |
| B. M. Harris .....                      | Park City.    |
| Sidney J. Rundle .....                  | Poplar.       |
| Carbon Land & Abstract Co. ....         | Red Lodge.    |
| J. B. Parnall .....                     | Stevensville. |
| A. O. Hewitt .....                      | Terry.        |
| William L. Bullock .....                | Valier.       |
| Farmers State Bank .....                | Victor.       |
| Stephen J. Leahy .....                  | Wibaux.       |



**Citizens Insurance Company.**

1101-1121 Pierse Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. C. Crocker, Secretary.

Palache & Hewitt, Gen. Agts., 430 California St., San Francisco.

**Agents.**

| Name.                              | Address.       |
|------------------------------------|----------------|
| J. W. James .....                  | Anaconda.      |
| Robert Allen .....                 | Big Timber.    |
| Billings Loan & Title Co. ....     | Billings.      |
| J. M. Lindley .....                | Bozeman.       |
| Edgar B. Merrill .....             | Bridger.       |
| M. V. Conroy & Co. ....            | Butte.         |
| H. W. Brown .....                  | Cascade.       |
| D. L. Blackstone .....             | Chinook.       |
| George A. Westover .....           | Columbus.      |
| J. E. Ritchey .....                | Conrad.        |
| Coulter & Hocking .....            | Culbertson.    |
| T. F. Shea .....                   | Deer Lodge.    |
| L. J. Price .....                  | Dillon.        |
| C. Ringhausen .....                | Dorsey.        |
| Rosebud Abstract Co. ....          | Forsyth.       |
| J. W. Schnitzler .....             | Froid.         |
| L. P. Evans .....                  | Glasgow.       |
| Haskell & Widmyer .....            | Glendive.      |
| C. H. Campbell & Son .....         | Great Falls.   |
| Wynne H. Roberts .....             | Hamilton.      |
| O. G. Skylstead .....              | Havre.         |
| Biggs Investment Co. ....          | Helena.        |
| L. Whitney .....                   | Joliet.        |
| G. S. Bills .....                  | Judith Gap.    |
| E. E. Givens .....                 | Kalispell.     |
| R. S. Fudge .....                  | Laurel.        |
| Hilger Loan & Realty Co. ....      | Lewistown.     |
| M. J. Walsh .....                  | Livingston.    |
| L. C. Bevier .....                 | Logan.         |
| C. E. Comer .....                  | Medicine Lake. |
| J. E. Farnum .....                 | Miles City.    |
| Wheeldon-Rossi Co. ....            | Missoula.      |
| John F. Hauge .....                | Paradise.      |
| E. A. Hannah .....                 | Philipsburg.   |
| Sylvester C. Bibee .....           | Polson.        |
| E. B. Provinse .....               | Red Lodge.     |
| James F. O'Brien .....             | Ronan.         |
| Montana Land & Investment Co. .... | Roundup.       |
| William L. Bullock .....           | Valier.        |
| D. F. Riggs .....                  | Whitehall.     |
| Charles H. Jennings .....          | Whitefish.     |
| Richard A. Baxter .....            | Wibaux.        |
| Charles E. Miller .....            | Butte.         |

# Colonial Fire Underwriters.

(Agency of the National Fire Insurance Company of Hartford.)  
Hartford, Conn.

James Nichols, President; B. R. Stillman, Secretary.

Wayman & Henry, Gen. Agts., Sansome & Sacramento Sts., San Francisco.

## Agents.

| Name.                             | Address.      |
|-----------------------------------|---------------|
| Abbott & Ford .....               | Anaconda.     |
| W. P. Matheson .....              | Billings.     |
| R. R. Finlay .....                | Bozeman.      |
| Slemons & Booth .....             | Butte.        |
| A. S. Johnson .....               | Dillon.       |
| L. Wakefield .....                | Forsyth.      |
| Sidney J. Rundle .....            | Glasgow.      |
| Haskell & Widmyer .....           | Glendive.     |
| Alfred Malmberg .....             | Great Falls.  |
| Walter B. Gunniss .....           | Hamilton.     |
| T. J. Troy .....                  | Havre.        |
| Schroeder Bros. Co. ....          | Helena.       |
| Frank D. Stoop .....              | Kalispell.    |
| B. G. Brockway .....              | Laurel.       |
| Edward Brassey .....              | Lewistown.    |
| J. B. Collins .....               | Miles City.   |
| M. R. C. Smith .....              | Missoula.     |
| W. H. Smead Co. ....              | Missoula.     |
| Laury & Mattila .....             | Red Lodge.    |
| Theo. F. Archer .....             | Roundup.      |
| Stevensville Exchange .....       | Stevensville. |
| Montana Land & Livestock Co. .... | Three Forks.  |

# Commercial Union Assurance Company, Ltd.

London, England.

A. H. Wray, U. S. Mgr., Pine and William Sts. New York.

E. T. Neibling, Mgr., 343 Sansome St., San Francisco.

## Agents.

| Name.                                    | Address.      |
|--|---------------|
| Wellcome & Peckover .....                | Anaconda.     |
| Slemons & Booth .....                    | Butte.        |
| W. A. Combs .....                        | Billings.     |
| J. M. Lindley .....                      | Bozeman.      |
| S. F. Tuttle .....                       | Boulder.      |
| J. W. Geiger .....                       | Big Timber.   |
| Ralph A. Sharp .....                     | Custer.       |
| R. J. Brennen .....                      | Columbus.     |
| Edward Scharnikow .....                  | Deer Lodge.   |
| O. M. Best .....                         | Dillon.       |
| G. E. Whiteman .....                     | Dixon.        |
| Dowlin-Squier Loan & Inv. Co., Inc. .... | Forsyth.      |
| Chas. D. Elliot .....                    | Great Falls.  |
| Frery & Burlingame .....                 | Great Falls.  |
| C. A. Banker .....                       | Glendive.     |
| Jens Rivenes .....                       | Glendive.     |
| Piatt & Heath Co. ....                   | Helena.       |
| H. H. Pigott .....                       | Helena.       |
| James F. Torrence .....                  | Hamilton.     |
| Charles A. Rose .....                    | Havre.        |
| Frank D. Stoop .....                     | Kalispell.    |
| Livingston Land & Abstract Co. ....      | Livingston.   |
| T. M. Swindlehurst .....                 | Livingston.   |
| M. J. Walsh .....                        | Livingston.   |
| Edw. Brassey .....                       | Lewistown.    |
| Joseph E. Farnum .....                   | Miles City.   |
| McIntosh & Fisher .....                  | Missoula.     |
| J. F. Kilduff .....                      | Malta.        |
| Frank P. Whicher .....                   | Red Lodge.    |
| E. O. Lewis .....                        | Stevensville. |
| Abbott-Miller Land Co. ....              | Three Forks.  |
| E. L. Geddes .....                       | Whitefish.    |



**Commonwealth Insurance Company.**

76 William St., New York.

E. G. Richards, President; Chas. E. Case, Secretary.

**Agents.**

| Name.                                  | Address.     |
|--|--------------|
| Hanly Realty Co. ....                  | Bozeman.     |
| James B. Glover Realty Co. ....        | Butte.       |
| Charles E. Stout .....                 | Darby.       |
| E. C. Leonard .....                    | Glendive.    |
| Byron De Forest .....                  | Great Falls. |
| D. T. Goff .....                       | Hamilton.    |
| Standard Realty Co. ....               | Helena.      |
| F. W. Merigold .....                   | Kalispell.   |
| The Morton-Hill Co. ....               | Lewistown.   |
| Sorenson & Burbank .....               | Miles City.  |
| Wheeldon-Rossi Co. ....                | Missoula.    |
| The Wilhelm Jones Real Estate Co. .... | Billings.    |

**Concordia Fire Insurance Company.**

Corner West Water and Wells St., Milwaukee, Wis.

Gustav Wollager, Jr., President; Frank Damkoehler, Secretary.

Ferris-Conaway-Miller Agency, Gen. Agents, Denver, Colorado.

**Agents.**

| Name.                        | Address.     |
|------------------------------|--------------|
| A. K. Anderson .....         | Missoula.    |
| Akin & Fisher .....          | Hamilton.    |
| Guy Boyington .....          | Laurel.      |
| Joseph Brooks .....          | Livingston.  |
| Hayes Cannon .....           | Butte.       |
| Charles L. Crum .....        | Forsyth.     |
| E. A. Foster .....           | Lewistown.   |
| C. E. Hudson .....           | Joliet.      |
| E. B. Knott .....            | Kalispell.   |
| Maurer & Kirschwing .....    | Great Falls. |
| J. H. Miskimen .....         | Glendive.    |
| H. J. Nelson .....           | Willsal.     |
| H. Clyde Nelson .....        | Bozeman.     |
| E. M. Paulson .....          | Three Forks. |
| E. B. Provinse .....         | Red Lodge.   |
| James Patterson .....        | Billings.    |
| L. B. St. John .....         | Gardiner.    |
| A. L. Stone .....            | Dillon.      |
| W. B. Sands .....            | Chinook.     |
| W. H. Smead Co. ....         | Missoula.    |
| Sorenson & Burbank .....     | Miles City.  |
| A. Sutherland .....          | Ronan.       |
| John B. Threlkeld & Co. .... | Dodson.      |
| J. F. Webb. ....             | Roundup.     |

## Connecticut Fire Insurance Company.

51 Prospect St., Hartford, Conn.

J. D. Browne, President W. T. Howe, Secretary.

B. J. Smith, Mgr., Alaska Commercial Bldg., San Francisco.

### Agents.

| Name.                                     | Address.        |
|---|-----------------|
| P. H. Hawkins                             | Absarokee.      |
| Sullivan & Peterson                       | Anaconda.       |
| William Powers                            | Bainville.      |
| J. C. Elder                               | Big Fork.       |
| Robert Allen                              | Big Timber.     |
| H. S. Williston                           | Billings.       |
| E. M. Gardner Co.                         | Bozeman.        |
| R. B. Drummond                            | Bridger.        |
| Mutual State Bank                         | Broadview.      |
| Broadwater-Pepin Trading Co.              | Browning.       |
| Morley & Thomas Co.                       | Butte.          |
| Melvin Rowe                               | Cascade.        |
| William Chittick                          | Chester.        |
| J. E. Webb.                               | Chouteau.       |
| Dr. J. L. Dickson                         | Chinook.        |
| J. T. Hutchinson                          | Columbia Falls. |
| Wm. Witt & Co.                            | Columbus.       |
| Raiff & Thayer                            | Columbus.       |
| Yeager & Moody                            | Concord.        |
| M. S. Darling                             | Conrad.         |
| Thomas J. Hefling                         | Corvallis.      |
| R. L. Taft                                | Cut Bank.       |
| Edward Scharnikow                         | Deer Lodge.     |
| A. L. Stone                               | Dillon.         |
| P. C. Aller                               | Drummond.       |
| H. C. Kunkel                              | Dupuyer.        |
| John Oliver                               | Ekalaka.        |
| Sewall Kongsgaard                         | Elliston.       |
| John P. Meadors                           | Fairview.       |
| G. R. Wilson                              | Fallon.         |
| L. B. Banks                               | Fishtail.       |
| M. W. Tobey                               | Fort Benton.    |
| Rosebud Abstract Co.                      | Forsyth.        |
| William J. McConnell                      | Fort Shaw.      |
| Harry F. Young                            | Gateway.        |
| D. A. Crites                              | Gildford.       |
| J. L. Truscott                            | Glasgow.        |
| C. A. Banker                              | Glendive.       |
| MacDonald-Nissler Co.                     | Great Falls.    |
| George Hickman                            | Great Falls.    |
| James F. Torrence                         | Hamilton.       |
| J. A. Hatch                               | Harlem.         |
| W. C. Husband                             | Harlowton.      |
| Jos. Gussenhoven                          | Havre.          |
| J. J. Delaney                             | Havre.          |
| Geo. J. Joyce                             | Helena.         |
| W. J. Minkiewitz                          | Hingham.        |
| Chas. M. Harris                           | Hobson.         |
| D. L. Blankenship                         | Hinsdale.       |
| J. W. Day                                 | Huntley.        |
| J. R. Middleton                           | Hysham.         |
| J. E. Prindle                             | Ismay.          |
| R. S. Rehal                               | Joplin.         |
| Flathead Title Co.                        | Kalispell.      |
| Laurel Real Estate, Loan & Investment Co. | Laurel.         |
| A. C. Bayers                              | Lavina.         |
| James L. Martin                           | Lewistown.      |
| Lincoln County Abstract Co.               | Libby.          |
| M. J. Walsh                               | Livingston.     |
| Logan Land Co.                            | Logan.          |
| John R. Hogg                              | Lothair.        |
| H. J. Thomas                              | Manhattan.      |
| Security Land & Loan Co.                  | Miles City.     |
| Peckham, Pettitt & Osborne                | Missoula.       |
| Mondak State Bank                         | Mondak.         |
| Scott & Morrow                            | Moore.          |
| M. W. Stockwell                           | Musselshell.    |
| John F. Hauge                             | Paradise.       |
| H. J. Faust                               | Ovando.         |
| Ed. W. Peck                               | Park City.      |
| E. A. Hannah                              | Philipsburg.    |
| I. R. Blaisdell                           | Plains.         |
| Sylvester C. Bibee                        | Polson.         |
| H. E. Rickard                             | Poplar.         |
| Frank P. Whicher                          | Red Lodge.      |
| W. C. Fewkes                              | Rexford.        |
| A. Sutherland                             | Ronan.          |
| Henry Thien                               | Ryegate.        |



# Connecticut Fire Insurance Company—(Continued).

| Name.                              | Address.               |
|------------------------------------|------------------------|
| Montana Land & Investment Co. .... | Roundup.               |
| Harry A. Vagg .....                | Saco.                  |
| J. A. Blessing .....               | Sand Coulee.           |
| First National Bank .....          | Sidney.                |
| James A. Johnson .....             | Shelby.                |
| W. H. Godfrey .....                | Sheridan.              |
| G. W. Noffsinger .....             | Somers.                |
| J. H. Finnegan .....               | Stanford.              |
| Samuel Griffith .....              | Sweet Grass.           |
| M. E. Williams .....               | Sweet Grass.           |
| Alburn O. Hewitt .....             | Terry.                 |
| Thompson Falls Mercantile Co. .... | Thompson.              |
| Carlton H. Kester .....            | Valier.                |
| Appolonio, Watters & Co. ....      | Victor.                |
| William P. Green .....             | Whitehall.             |
| Blessing & Fowlie .....            | White Sulphur Springs. |
| J. C. Kinney .....                 | Wibaux.                |
| F. W. Kvech .....                  | Yates.                 |

## Continental Insurance Company.

80 Maiden Lane, New York.

Henry Evans, President; J. E. Lopez and E. L. Ballard, Secretaries.

Western Dept., 332 So. La Salle St., Chicago, Ill.

### Agents.

| Name.                            | Address.      |
|----------------------------------|---------------|
| W. R. Barber .....               | Baker.        |
| Robert Allen .....               | Big Timber.   |
| Montana Mortgage Co. ....        | Billings.     |
| F. Culloden .....                | Bozeman.      |
| J. F. Rich .....                 | Bridger.      |
| A. T. Morgan .....               | Butte.        |
| Melvin Rowe .....                | Cascade.      |
| W. B. Sands .....                | Chinook.      |
| R. J. Brennen .....              | Columbus.     |
| J. E. Ritchey .....              | Conrad.       |
| Paul T. Harper .....             | Culbertson.   |
| S. P. Wilson .....               | Deer Lodge.   |
| Goodwin T. Paul .....            | Dillon.       |
| David V. Dutro .....             | Dodson.       |
| H. G. Pomeroy .....              | Eureka.       |
| Thomas Alexander .....           | Forsyth.      |
| M. W. Tobey .....                | Fort Benton.  |
| R. E. Johnson .....              | Glasgow.      |
| J. C. Russell .....              | Glendive.     |
| O. F. Wadsworth, Jr. ....        | Great Falls.  |
| A. L. Mitchell .....             | Hardin.       |
| Walter B. Gunniss .....          | Hamilton.     |
| George W. Vennum .....           | Harlem.       |
| Robert N. Jones .....            | Harlowton.    |
| E. C. Carruth .....              | Havre.        |
| Sol Poznanski .....              | Helena.       |
| Hallie L. Bills .....            | Judith Gap.   |
| Griffith-Booth Realty Co. ....   | Kalispell.    |
| R. S. Fudge .....                | Laurel.       |
| Hilger Loan & Realty Co. ....    | Lewistown.    |
| Lincoln County Abstract Co. .... | Libby.        |
| M. J. Walsh .....                | Livingston.   |
| H. J. Thomas .....               | Manhattan.    |
| Calvin Investment Co. ....       | Miles City.   |
| W. H. Smead .....                | Missoula.     |
| First State Bank of Hobson ..... | Philbrook.    |
| I. R. Blaisdell .....            | Plains.       |
| Frank P. Whicher .....           | Red Lodge.    |
| E. O. Lewis .....                | Stevensville. |
| A. S. Ainsworth .....            | Thompson.     |
| Fred W. Schmitz .....            | Townsend.     |
| G. R. Allen .....                | Twin Bridges. |
| B. C. Leech, Sr. ....            | Valier.       |
| F. H. Negley .....               | Whitehall.    |
| John C. Kinney .....             | Wibaux.       |
| Eugene Kearney.. ..              | Plevna.       |
| J. T. Burch .....                | Bozeman.      |
| Ben R. Burch .....               | Bozeman.      |

### County Fire Insurance Company.

110 So. Fourth St., Philadelphia, Penn.

Chas. R. Peck, President; E. A. Law, Secretary.

Ferris-Conaway-Miller Agency, Gen. Agts., Denver, Colo.

#### Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| Harvey A. Chase .....               | Missoula.    |
| M. S. Cohen .....                   | Butte.       |
| E. A. Foster .....                  | Lewistown.   |
| Gallatin Land & Investment Co. .... | Bozeman.     |
| Henry J. Meili .....                | Havre.       |
| F. W. Merigold .....                | Kalispell.   |
| Montana Mortgage Co. ....           | Billings.    |
| Henry Prentiss .....                | Great Falls. |
| E. B. Provinse .....                | Red Lodge.   |
| Frank Reynolds .....                | Butte.       |
| L. Walter Williamson .....          | Helena.      |
| August Wiebke .....                 | Miles City.  |

### The Delaware Insurance Company.

Third & Walnut Sts., Philadelphia, Penn.

John S. Bioren, President; J. Parson Smith, Jr., Secretary.

MacDonald & Miles, Gen. Agts., 340 California St., San Francisco.

#### Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| Abbott & Ford .....                 | Anaconda.    |
| Robert Allen .....                  | Big Timber.  |
| Montana Realty & Loan Co. ....      | Billings.    |
| J. E. Kelly .....                   | Boulder.     |
| The W. B. Burket Co. ....           | Bozeman.     |
| M. A. Berger .....                  | Butte.       |
| J. T. Morehead .....                | Chinook.     |
| John Sizoo .....                    | Deer Lodge.  |
| Pearl I. Smith .....                | Dillon.      |
| H. H. Stanley .....                 | Great Falls. |
| Standard Realty Co. ....            | Helena.      |
| Frank D. Stoop .....                | Kalispell.   |
| R. S. Fudge .....                   | Laurel.      |
| F. J. Robinson .....                | Lewistown.   |
| Livingston Land & Abstract Co. .... | Livingston.  |
| Sorenson & Burbank .....            | Miles City.  |
| Rhoades & Howard .....              | Missoula.    |
| Scott & Morrow .....                | Moore.       |
| Frank Stone .....                   | Polson.      |
| Elmer L. Geddes .....               | Whitefish.   |

### Detroit Fire & Marine Insurance Company.

100 Griswold St., Detroit, Mich.

E. H. Butler, President; A. H. McDonnell, Secretary.

No Agents appointed at this time.



Fidelity-Phenix Fire Insurance Company.

80 Maiden Lane, New York.

Henry Evans, President; J. E. Lopez, Secretary.

J. H. Lenahan, Gen. Agt., 137 So. LaSalle St., Chicago, Ill.

Agents.

| Name.                                    | Address.        |
|--|-----------------|
| Frank W. Harrison .....                  | Anaconda.       |
| J. Harry Wright .....                    | Bear Creek.     |
| John O. Higham .....                     | Belfry.         |
| F. H. Peterson .....                     | Benchland.      |
| J. W. Geiger .....                       | Big Timber.     |
| Montana Realty & Loan Co. ....           | Billings.       |
| W. B. Burket Co. ..                      | Bozeman.        |
| Michael A. Berger .....                  | Butte.          |
| Melvin Rowe .....                        | Cascade.        |
| J. O. Berglin .....                      | Chester.        |
| A. W. Ziebarth .....                     | Chinook.        |
| J. E. Webb .....                         | Chouteau.       |
| Martin Conlin .....                      | Columbia Falls. |
| Patrick Kelly .....                      | Conrad.         |
| Paul T. Harper .....                     | Culbertson.     |
| R. L. Taft .....                         | Cut Bank.       |
| George Brawith .....                     | Dayton.         |
| R. W. Boone .....                        | Dillon.         |
| David V. Dutro .....                     | Dodson.         |
| H. G. Pomeroy .....                      | Eureka.         |
| Dowlin-Squier Loan & Investment Co. .... | Forsyth.        |
| Thomas A. Cummings .....                 | Fort Benton.    |
| A. A. Freseman .....                     | Geyser.         |
| Sidney J. Rundle .....                   | Glasgow.        |
| Parker Bros. ....                        | Glendive.       |
| J. M. Gaunt & Co. ....                   | Great Falls.    |
| Walter B. Gunniss .....                  | Hamilton.       |
| George W. Vennum .....                   | Harlem.         |
| Robert N. Jones .....                    | Harlowton.      |
| Edwin C. Carruth .....                   | Havre.          |
| L. Walter Williamson .....               | Helena.         |
| R. R. Davis .....                        | Hinsdale.       |
| Joseph E. Pickens .....                  | Huntley.        |
| Harry B. Pierce ....                     | Joliet.         |
| H. L. Bills .....                        | Judith Gap.     |
| Griffith-Booth Realty Co. ....           | Kalispell.      |
| E. A. Foster .....                       | Lewistown.      |
| Lincoln County Abstract Co. ....         | Libby.          |
| M. J. Walsh .....                        | Livingston.     |
| Harry J. Thomas .....                    | Manhattan.      |
| John Gibb .....                          | Miles City.     |
| William Dyson .....                      | Missoula.       |
| Scott & Morrow .....                     | Moore.          |
| B. M. Harris .....                       | Park City.      |
| E. A. Hannah .....                       | Philipsburg.    |
| I. R. Blaisdell .....                    | Plains.         |
| N. L. Nelson .....                       | Plentywood.     |
| Frank Stone .....                        | Polson.         |
| K. G. Springer & Co. ....                | Poplar.         |
| F. H. Alden .....                        | Red Lodge.      |
| W. J. Wallin .....                       | Rosebud.        |
| Claud E. Davison ...                     | Roundup.        |
| C. W. Nelson .....                       | Saco.           |
| J. W. Stearns .....                      | Salesville.     |
| W. S. Southwick .....                    | Savage.         |
| E. R. Rowe .....                         | Sheridan.       |
| G. W. Noffsinger .....                   | Somers.         |
| Earl Wineman .....                       | Stanford.       |
| E. O. Lewis .....                        | Stevensville.   |
| C. A. Bull .....                         | Sun River.      |
| The First State Bank .....               | Thompson.       |
| B. C. Leech, Sr. ....                    | Valier.         |
| Fariners State Bank .....                | Victor.         |
| W. A. Clark .....                        | Virginia City.  |
| Charles H. Jennings .....                | Whitefish.      |
| Edward F. Fisher .....                   | Wibaux.         |
| Lyman Barnes .....                       | Malta.          |
| H. S. Williston .....                    | Billings.       |
| W. T. Denniston .....                    | Billings.       |

### Fidelity Underwriters.

(Agency of the Continental Ins. Co., of New York and the Fidelity Phenix Fire Ins. Co., of New York.)

New York.

C. R. Tuttle, Secretary, 332 So. LaSalle St., Chicago, Ill.

#### Agents.

| Name.                                    | Address.     |
|--|--------------|
| J. T. Burch .....                        | Bozeman.     |
| Richard R. Price .....                   | Dillon.      |
| Frary & Burliname .....                  | Great Falls. |
| Balensiefer Realty & Investment Co. .... | Helena.      |
| Frank D. Stoop ... ..                    | Kalispell.   |
| B. A. Cumming ... ..                     | Lewistown.   |
| Sorenson & Burbank .....                 | Miles City.  |
| H. D. Fisher .....                       | Missoula.    |

### Fire Association of Philadelphia.

407 and 409 Walnut St., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.

J. W. Cochran, Mgr., 29 So. La Salle St., Chicago, Ill.

#### Agents.

| Name.  | Address.        |
|--|-----------------|
| Wellcome & Peckover .....                      | Anaconda.       |
| C. C. Covington .....                          | Augusta.        |
| Andrew P. McAnelly ... ..                      | Belt.           |
| F. H. Peterson .....                           | Benchland.      |
| J. A. Lowry & Co. ....                         | Big Timber.     |
| S. W. Vanderwarker .....                       | Big Sandy..     |
| W. P. Matheson ... ..                          | Billings.       |
| Jeff D. Cox .....                              | Box Elder.      |
| H. Clyde Nelson .....                          | Bozeman.        |
| Joseph A. Whetstone .....                      | Brady.          |
| Raymond H. Hough .....                         | Bridger.        |
| Lawlor & Rowe .....                            | Butte.          |
| Norcross-Inkster Co. ....                      | Camas.          |
| A. H. Stewart .....                            | Carter.         |
| J. O. Berglin .....                            | Chester.        |
| L. N. Beaulieu .....                           | Chinook.        |
| J. E. Webb .....                               | Chouteau.       |
| Herbert J. Miles .....                         | Clyde Park.     |
| Martin Conlin .....                            | Columbia Falls. |
| Orin A. Miller .....                           | Collins.        |
| R. J. Brennen .....                            | Columbus.       |
| C. H. Sands .....                              | Concord.        |
| W. E. Arnot .....                              | Conrad.         |
| The Corvallis State Bank .....                 | Corvallis.      |
| J. W. Stahl .....                              | Culbertson.     |
| R. L. Taft .....                               | Cut Bank.       |
| Sever Thompson .....                           | Darby.          |
| E. A. Steere .....                             | Dayton.         |
| A. L. Stone .....                              | Dillon.         |
| P. C. Aller .....                              | Drummond.       |
| R. A. McBrayne .....                           | Dunkirk.        |
| George Sollid .....                            | Dutton.         |
| Leonard J. E. Chapman .....                    | Eureka.         |
| John P. Meadors .....                          | Fairview.       |
| Dowlin-Squier Loan & Investment Co., Inc. .... | Forsyth.        |
| Oscar J. Wackerlin ... ..                      | Fort Benton.    |
| Ralph E. Reber .....                           | Fromberg.       |
| John Brown .....                               | Froid.          |
| Walter W. Thorne .....                         | Galata.         |
| Le Roy St. John ... ..                         | Gardiner.       |
| D. A. Crites .....                             | Gildford.       |
| R. E. Johnson .....                            | Glasgow.        |
| Jens Rivenes .....                             | Glendive.       |
| Frary & Burlingame .....                       | Great Falls.    |
| Johnston Bros. ....                            | Hamilton.       |
| George W. Vennum .....                         | Harlem.         |
| L. D. Glenn .....                              | Harlowton.      |
| Olaf G. Skylstead .....                        | Havre.          |



Fire Association of Philadelphia—(Continued).

| Name.                              | Address.               |
|------------------------------------|------------------------|
| Donald & Howard .....              | Hedgesville.           |
| Biggs Investment Co., Inc. ....    | Helena.                |
| Percy B. Churchill .....           | Helena.                |
| Homestead Land & Townsite Co. .... | Hingham.               |
| C. R. Dauterman .....              | Inverness.             |
| G. L. Bills .....                  | Judith Gap.            |
| Erickson Brothers .....            | Joplin.                |
| Griffin & Stannard ..              | Kalispell.             |
| R. C. Lehmann .....                | Kevin.                 |
| Arthur W. Stow .....               | Laurel.                |
| Martin Johnson .....               | Laurin.                |
| Lavina Investment Co. ....         | Lavina.                |
| James L. Martin .....              | Lewistown.             |
| D. P. Boyle .....                  | Libby.                 |
| T. M. Swindlehurst .....           | Livingston.            |
| B. W. Brockway .....               | Malta.                 |
| Casper L. Gayle .....              | Manhattan.             |
| C. E. Comer .....                  | Medicine Lake.         |
| J. E. Farnum .....                 | Miles City.            |
| Wheeldon, Rossi & Glasscock .....  | Missoula.              |
| Brownlee Bros. ....                | Moccasin.              |
| Richard S. Nutt .....              | Mondak.                |
| John N. Osborne .....              | Moore.                 |
| Henry J. Faust .....               | Ovando.                |
| B. M. Harris .....                 | Park City.             |
| Norcross-Inkster Co. ....          | Plains.                |
| James E. Johnson ..                | Plentywood.            |
| Sylvester C. Bibee .....           | Polson.                |
| W. E. Inglehart .....              | Poplar.                |
| Wm. H. Close .....                 | Red Lodge.             |
| The Flathead Land Co., Inc. ....   | Ronan.                 |
| Henry Henton .....                 | Ryegate.               |
| C. W. Nelson .....                 | Saco.                  |
| Addison K. Lusk .....              | St. Ignatius.          |
| Howard E. Washburn .....           | Shelby.                |
| Newell B. Matthews ..              | Stanford.              |
| C. B. Calkins .....                | Stevensville.          |
| W. F. Garry .....                  | Sweet Grass.           |
| The First State Bank .....         | Thompson.              |
| Montana Land & Live Stock Co. .... | Three Forks.           |
| J. P. Kearns .....                 | Townsend.              |
| Tooley, Baxter & Tice .....        | Two Dot.               |
| Bert G. Paige .....                | Twin Bridges.          |
| William L. Bullock ..              | Valier.                |
| Harry Smith .....                  | Whitefish.             |
| Sarter & Wight .....               | White Sulphur Springs. |
| R. T. Gange .....                  | Wibaux.                |
| Liquin-Williams Co. ....           | Willsal.               |

Fireman's Fund Insurance Company.

California and Sansome Sts., San Francisco, Cal.

William J. Dutton, President; Louis Weinman, Secretary.

Frank G. White, Gen. Agt., Colorado Bldg., Denver, Colo.

Agents.

| Name.                         | Address.    |
|-------------------------------|-------------|
| Wellcome & Peckover .....     | Anaconda.   |
| O. P. Waller .....            | Antelope.   |
| R. Percy Abbey .....          | Augusta.    |
| William Powers .....          | Bainville.  |
| R. F. Smith .....             | Baker.      |
| L. Sponheim .....             | Basin.      |
| Edgar N. Barrett .....        | Big Sandy.  |
| C. H. Morse .....             | Belgrade.   |
| State Bank of Belt .....      | Belt.       |
| F. H. Peterson .....          | Benchland.  |
| Robert Allen .....            | Big Timber. |
| W. P. Matheson .....          | Billings.   |
| S. F. Tuttle .....            | Boulder.    |
| E. M. Gardner Co. ....        | Bozeman.    |
| Raymond H. Hough .....        | Bridger.    |
| Mutual State Bank .....       | Broadview.  |
| S. S. Nelson .....            | Brockton.   |
| Blackfoot Mercantile Co. .... | Blackfoot.  |
| W. M. Buckles .....           | Buffalo.    |
| Lawlor & Rowe .....           | Butte.      |
| W. L. Miller .....            | Belfry.     |
| H. W. Brown .....             | Cascade.    |
| W. J. Leahy .....             | Chester.    |
| W. B. Sands .....             | Chinook.    |

Fireman's Fund Insurance Company—(Continued).

| Name.  | Address.               |
|--|------------------------|
| C. H. Drake                                    | Chouteau.              |
| Herbert J. Miles                               | Clyde Park.            |
| L. J. Onstad                                   | Coalridge.             |
| A. L. Jordan                                   | Columbia Falls.        |
| R. J. Brennen                                  | Columbus.              |
| J. E. Ritchey                                  | Conrad.                |
| J. W. Stahl                                    | Culbertson.            |
| L. R. Dobyns                                   | Cut Bank.              |
| Joseph Smith                                   | Deer Lodge.            |
| E. D. White                                    | Dillon.                |
| George E. Whiteman                             | Dixon.                 |
| George Dutro                                   | Dodson.                |
| Duncan Dingwall                                | Drummond.              |
| John Oliver                                    | Ekalaka.               |
| H. G. Pomeroy                                  | Eureka.                |
| John P. Meadors                                | Fairview.              |
| Dowlin-Squier Loan & Investment Co., Inc.      | Forsyth.               |
| Oscar J. Wackerlin                             | Fort Benton.           |
| J. W. Schnitzler                               | Froid.                 |
| W. E. Ross                                     | Fromberg.              |
| H. E. Steffens                                 | Ennis.                 |
| A. A. Freseman, Jr.                            | Geyser.                |
| J. A. Rose                                     | Gildford.              |
| R. E. Johnson                                  | Glasgow.               |
| Charles A. Banker                              | Glendive.              |
| Charles D. Eliot                               | Great Falls.           |
| Maurer & Kirschwing                            | Great Falls.           |
| James F. Torrence                              | Hamilton.              |
| A. L. Mitchell                                 | Hardin.                |
| P. M. Bosley                                   | Harlem.                |
| L. D. Glenn                                    | Harlowton.             |
| E. C. Carruth                                  | Havre.                 |
| W. J. Peterson                                 | Hedgesville.           |
| T. B. Miller                                   | Helena.                |
| J. W. Bridge                                   | Helmville.             |
| W. J. Minkiewitz                               | Hingham.               |
| First State Bank                               | Hobson.                |
| E. M. Smith                                    | Huntley.               |
| J. R. Middleton                                | Hysham.                |
| A. L. Gesche                                   | Inverness.             |
| J. E. Prindle                                  | Ismay.                 |
| C. E. Hudson                                   | Joliet.                |
| G. S. Bills                                    | Judith Gap.            |
| The Griffith-Booth Realty Co.                  | Kalispell.             |
| Laurel Real Estate Loan & Investment Co., Inc. | Laurel.                |
| Wright Land & Investment Co.                   | Lewistown.             |
| William Jennison                               | Libby.                 |
| M. J. Walsh                                    | Livingston.            |
| James Wilson                                   | Malta.                 |
| Harry J. Thomas                                | Manhattan.             |
| Samuel L. Hodges                               | Martinsdale.           |
| P. J. Eie                                      | Medicine Lake.         |
| C. W. Greening                                 | Melstone.              |
| J. E. Farnum                                   | Miles City.            |
| Peckham, Pettitt & Osborne                     | Missoula.              |
| Scott & Morrow                                 | Moore.                 |
| J. W. Corwin                                   | Park City.             |
| Mrs. Jennie M. Wileman                         | Philipsburg.           |
| E. L. Johnson                                  | Plains.                |
| A. Riba  | Plentywood.            |
| Sylvester C. Bibee                             | Polson.                |
| Morris & Flint                                 | Pony.                  |
| Carbon Land & Abstract Co.                     | Red Lodge.             |
| Stanley Searce                                 | Ronan.                 |
| Montana Land & Investment Co.                  | Roundup.               |
| Henry Thien                                    | Ryegate.               |
| C. W. Nelson                                   | Saco.                  |
| W. S. Southwick                                | Savage.                |
| First Bank of Shelby                           | Shelby.                |
| W. A. Means                                    | Sheridan.              |
| J. A. Loken                                    | Sidney.                |
| J. H. Finnegan                                 | Stanford.              |
| J. B. Parnall                                  | Stevensville.          |
| Mars & Davis                                   | Sweet Grass.           |
| William G. Armstrong                           | Terry.                 |
| Treasure State Realty Co.                      | Thompson.              |
| The Abbott-Miller Land Co.                     | Three Forks.           |
| J. P. Kearns                                   | Townsend.              |
| George R. Allen                                | Twin Bridges.          |
| Tooley, Baxter & Tice                          | Two Dot.               |
| C. H. Kester                                   | Valier.                |
| Farmers' State Bank                            | Victor.                |
| J. Z. Clem                                     | Virginia City.         |
| Charles H. Jennings                            | Whitefish.             |
| F. H. Negley                                   | Whitehall.             |
| Wood & Hampton                                 | White Sulphur Springs. |
| W. A. Orgain Co.                               | Wibaux.                |
| H. L. Shand                                    | Windham.               |
| A. J. Just                                     | Yates.                 |



### Firemen's Insurance Company.

780-786 Broad St., Newark, N. J.

Daniel H. Dunham, President; A. H. Hassinger, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

#### Agents.

| Name.                         | Address.      |
|-------------------------------|---------------|
| Abbott & Ford .....           | Anaconda.     |
| J. W. Geiger .....            | Big Timber.   |
| W. A. Combs .....             | Billings.     |
| Walter W. Watkins .....       | Billings.     |
| E. M. Gardner Co. ....        | Bozeman.      |
| O. E. Myers Realty Co. ....   | Bozeman.      |
| F. M. Bell & Co. ....         | Butte.        |
| Louis StroebeL .....          | Chinook.      |
| Malvin E. Fee .....           | Deer Lodge.   |
| Johnson & Boone .....         | Dillon.       |
| Otto M. Christenson .....     | Glasgow.      |
| Robert H. Watson ....         | Glendive.     |
| Henry H. Stanley ....         | Great Falls.  |
| John Wm. Agnew .. .           | Great Falls.  |
| W. T. Tyler .....             | Hamilton.     |
| Albert L. Pitt .....          | Havre.        |
| Schroeder Bros. Co. ....      | Helena.       |
| Zimmerman & Moulton .....     | Helena.       |
| Edwin B. Knott .....          | Kalispell.    |
| Frederic W. Merigold .....    | Kalispell.    |
| The Morton-Hill Company ..... | Lewistown.    |
| Michael J. Walsh .....        | Livingston.   |
| Montana Land Co., Inc. ....   | Lewistown.    |
| Calvin Investment Co. ....    | Miles City.   |
| Patt-Tuggle Co. ....          | Miles City.   |
| H. D. Fisher .....            | Missoula.     |
| Rhoades & Howard ....         | Missoula.     |
| Laury & Mattila .....         | Red Lodge.    |
| Logan & Cochran .....         | Stevensville. |

### Franklin Fire Insurance Company.

421 Walnut St., Philadelphia, Penn.

Alfred E. Duncan, President; Edgar P. Luce, Secretary.

C. C. Kinney, Mgr., 934 Merchants Exchange Bldg., San Francisco.

#### Agents.

| Name.                         | Address.     |
|-------------------------------|--------------|
| E. M. Hungerford .....        | Billings.    |
| J. M. Lindley .....           | Bozeman.     |
| Chas. E. Dunlop .....         | Bozeman.     |
| Goodwin Investment Co. ....   | Butte.       |
| Lewis J. Price .....          | Dillon.      |
| J. H. Miskimen .....          | Glendive.    |
| Stackhouse-Speer Agency ..... | Great Falls. |
| Walter B. Gunniss .....       | Hamilton.    |
| James H. Whalen .....         | Harlowton.   |
| Schroeder Bros. ....          | Helena.      |
| Frank D. Stoop .....          | Kalispell.   |
| M. J. Walsh .....             | Livingston.  |
| Hilger Loan & Realty Co. .... | Lewistown.   |
| R. M. Cobhan Realty Co. ....  | Missoula.    |
| S. J. Flaherty .....          | Missoula.    |
| Calvin Investment Co. ....    | Miles City.  |
| Sylvester C. Bibee ..         | Polson.      |
| W. E. Kelly .....             | Deer Lodge.  |

German Alliance Insurance Company.

No. 1 Liberty St., New York.

William N. Kremer, President; Chas. G. Smith, Secretary.

W. H. Sage, Mgr., 76 West Monroe St., Chicago, Ill.

Agents.

| Name.                            | Address.        |
|----------------------------------|-----------------|
| Edgar B. Camp .....              | Billings.       |
| Sears & Dawes .....              | Bozeman.        |
| Huston & Elderkin .....          | Butte.          |
| Martin Conlin .....              | Columbia Falls. |
| Paul T. Harper .....             | Culbertson.     |
| Dudley Crowther .....            | Great Falls.    |
| Victor R. Griggs .....           | Havre.          |
| L. D. Rognlien .....             | Kalispell.      |
| James L. Martin .....            | Lewistown.      |
| John B. Collins .....            | Miles City.     |
| Peckham, Pettitt & Osborne ..... | Missoula.       |
| Oscar R. McVay .....             | Roundup.        |

German American Insurance Company.

No. 1 Liberty St., New York.

William N. Kremer, President; Chas. G. Smith, Secretary.

W. H. Sage, Mgr., 76 West Monroe St., Chicago, Ill.

Agents.

| Name.                                    | Address.        |
|--|-----------------|
| Wellcome & Peckover .....                | Anaconda.       |
| R. F. Smith .....                        | Baker.          |
| Robert Allen .....                       | Big Timber.     |
| Yellowstone Investment Co. ....          | Billings.       |
| E. M. Gardner Co. ....                   | Bozeman.        |
| Lawlor & Rowe .....                      | Butte.          |
| Louis V. Bogy .....                      | Chinook.        |
| Phil I. Cole .....                       | Chouteau.       |
| R. L. Taft .....                         | Cut Bank.       |
| Edward Scharnikow .....                  | Deer Lodge.     |
| Goodwin T. Paul .....                    | Dillon.         |
| Dowlin-Squier Loan & Investment Co. .... | Forsyth.        |
| Richard E. Johnson .....                 | Glasgow.        |
| R. H. Watson .....                       | Glendive.       |
| Alfred E. Rogers .....                   | Great Falls.    |
| George A. Reese .....                    | Hamilton.       |
| George W. Vennum .....                   | Harlem.         |
| Edwin C. Carruth .....                   | Havre.          |
| H. B. Palmer & Co., Inc. ....            | Helena.         |
| Edgar E. Givens .....                    | Kalispell.      |
| Hilger Loan & Realty Co. ....            | Lewistown.      |
| Thos. M. Swindlehurst .....              | Livingston.     |
| Charles A. Haskins .....                 | Medicine Lake.  |
| Charles W. Greening .....                | Melstone.       |
| Wheeldon-Rossi Co. ....                  | Missoula.       |
| Calvin Investment Co. ....               | Miles City.     |
| Mondak State Bank .....                  | Mondak.         |
| Homer Detrick .....                      | Moore.          |
| Daniel J. Condon .....                   | Neihart.        |
| Eugene A. Hannah .....                   | Philipsburg.    |
| I. R. Blaisdell .....                    | Plains.         |
| William J. Jameson .....                 | Roundup.        |
| W. A. Clark .....                        | Virginia City.  |
| A. D. Schwab .....                       | Big Horn.       |
| Cowan & Son .....                        | Box Elder.      |
| Ole O. Lien .....                        | Brockton.       |
| A. L. Jordan .....                       | Columbia Falls. |
| J. J. Moore .....                        | Gardiner.       |
| C. A. Wollan .....                       | Gildford.       |
| J. W. Day .....                          | Huntley.        |
| Frank Hunter .....                       | Poplar.         |
| F. B. Callow .....                       | Troy.           |
| F. M. Mack .....                         | Whitlash.       |
| Sherman T. Cogswell .....                | Wolf Point.     |



### Germania Fire Insurance Company.

62 William St., New York.

Hugo Schumann, President; Gustav Kehr, Secretary.

E. G. Halle, Mgr., 169 E. Jackson Blvd., Chicago, Ill.

#### Agents.

| Name.                                     | Address.      |
|---|---------------|
| Fred M. Davidson .....                    | Anaconda.     |
| Clayton H. Morse .....                    | Belgrade.     |
| James W. Geiger .....                     | Big Timber.   |
| North Real Estate Investment Co. ....     | Billings.     |
| Sherman F. Tuttle .....                   | Boulder.      |
| Robert B. Drummond .....                  | Bridger.      |
| Lawlor & Rowe .....                       | Butte.        |
| Patrick Kelly .....                       | Conrad.       |
| Walter B. Sands .....                     | Chinook.      |
| K. O. Slette .....                        | Culbertson.   |
| Warren E. Evans .....                     | Deer Lodge.   |
| Abraham L. Stone .....                    | Dillon.       |
| Horace G. Pomeroy .....                   | Eureka.       |
| Lewis E. Newlon .....                     | Fairview.     |
| Frederic V. H. Collins .....              | Forsyth.      |
| Lynne C. Ulm .....                        | Fromberg.     |
| Jesse E. Arnot .....                      | Glasgow.      |
| J. Harley Miskimen .....                  | Glendive.     |
| Oliver F. Wadsworth, Jr. ....             | Great Falls.  |
| Abraham L. Johnson .....                  | Hamilton.     |
| William C. Husband .....                  | Harlowton.    |
| Edwin C. Carruth .....                    | Havre.        |
| Piatt & Heath Co. ....                    | Helena.       |
| William Ryder .....                       | Hinsdale.     |
| L. D. Womeldorf .....                     | Hobson.       |
| Gilbert L. Woodwick .....                 | Intake.       |
| Claude E. Hudson .....                    | Joliet.       |
| Griffin & Stannard .....                  | Kalispell.    |
| Chester A. Adams .....                    | Libby.        |
| M. J. Walsh .....                         | Livingston.   |
| George K. Clarke .....                    | Manhattan.    |
| J. B. Collins .....                       | Miles City.   |
| Wallace P. Smith .....                    | Missoula.     |
| Mondak State Bank .....                   | Mondak.       |
| Scott & Morrow .....                      | Moore.        |
| E. L. Johnson .....                       | Plains.       |
| Sylvester C. Bibee .....                  | Polson.       |
| Eugene B. Provinse .....                  | Red Lodge.    |
| John D. Larson .....                      | Ronan.        |
| Edward O. Lewis .....                     | Stevensville. |
| Herbert H. Hoar .....                     | Savage.       |
| Axel Nelson .....                         | Sidney.       |
| Alburn O. Hewitt .....                    | Terry.        |
| The First State Bank .....                | Thompson.     |
| E. M. Paulson .....                       | Three Forks.  |
| Almon J. Wilcomb .....                    | Twin Bridges. |
| Ike E. O. Pace .....                      | Whitehall.    |
| John C. Kinney .....                      | Wibaux.       |
| Hilger Loan & Realty Co., Inc. ....       | Lewistown.    |
| James A. Rasmussen .....                  | Harlem.       |
| Northern Montana Abstract & Loan Co. .... | Fort Benton.  |

### Girard Fire & Marine Insurance Company.

633 Chestnut St., Philadelphia, Pa.

Henry M. Gratz, President; Edward J. Thomason, Secretary.

Edward E. Potter, Gen. Agt., 576 Sacramento St., San Francisco, Cal.

#### Agents.

| Name.                                    | Address.     |
|--|--------------|
| F. E. Hanley .....                       | Billings.    |
| Hayes Cannon .....                       | Butte.       |
| Frery & Burlingame .....                 | Great Falls. |
| Gunniss & Monty .....                    | Hamilton.    |
| C. C. Bronson .....                      | Havre.       |
| Balensiefer Realty & Investment Co. .... | Helena.      |
| C. M. Kelly .....                        | Lewistown.   |
| John Gibb .....                          | Miles City.  |
| William Dyson .....                      | Missoula.    |
| Ray S. Conger .....                      | Thompson.    |

### Glens Falls Insurance Company.

Cor. Glen and Bay Sts., Glens Falls, N. Y.

J. L. Cunningham, President; E. W. West, Secretary.

Edward E. Potter, Gen. Agt., 576 Sacramento St., San Francisco, Cal.

#### Agents.

| Name.  | Address.               |
|--|------------------------|
| F. W. Harrison .....                           | Anaconda.              |
| J. A. Lowry & Co. ..                           | Big Timber.            |
| C. H. Morse .....                              | Belgrade.              |
| John Dierks .....                              | Billings.              |
| F. Culloden .....                              | Bozeman.               |
| W. D. Fenner .....                             | Butte.                 |
| S. P. Wilson .....                             | Deer Lodge.            |
| R. F. Tattersall .....                         | Dillon.                |
| H. G. Pomeroy .....                            | Eureka.                |
| Dowlin-Squier Loan & Investment Co., Inc. .... | Forsyth.               |
| Jens Rivenes .....                             | Glendive.              |
| Eliza A. Roop .....                            | Glasgow.               |
| Frery & Burlingame .....                       | Great Falls.           |
| A. L. Johnston .....                           | Hamilton.              |
| C. C. Bronson .....                            | Havre.                 |
| Sol Poznanski .....                            | Helena.                |
| Duffy & King .....                             | Kalispell.             |
| Hilger Loan & Realty Co. ....                  | Lewistown.             |
| J. B. Collins .....                            | Miles City.            |
| A. K. Anderson .....                           | Missoula.              |
| Provinse & Campbell .....                      | Red Lodge.             |
| First State Bank .....                         | Thompson.              |
| J. A. Siffert .....                            | Three Forks.           |
| T. F. McDowell .....                           | White Sulphur Springs. |

### Hamburg-Bremen Fire Insurance Company.

Hamburg, Germany.

F. O. Affeld, U. S. Mgr., 123 William St., New York.

Davenport-Dooly Co., Gen. Agts., Board of Trade Bldg., Portland, Ore.

#### Agents.

| Name.                       | Address.      |
|-----------------------------|---------------|
| Frank W. Harrison .....     | Anaconda.     |
| F. H. Foster .....          | Billings.     |
| F. Culloden .....           | Bozeman.      |
| L. M. Schott .....          | Butte.        |
| R. J. Brennen .....         | Columbus.     |
| M. S. Darling .....         | Conrad.       |
| R. W. Boone .....           | Dillon.       |
| H. G. Pomeroy .....         | Eureka.       |
| Rosebud Abstract Co. ..     | Forsyth.      |
| Grover C. Schmidt .....     | Fort Benton.  |
| Frery & Burlingame ..       | Great Falls.  |
| Walter B. Gunniss .....     | Hamilton.     |
| W. L. Boise .....           | Harlowton.    |
| Fred R. Kremer .....        | Harlem.       |
| L. Walter Williamson .....  | Helena.       |
| Henry J. Meili .....        | Havre.        |
| Griffith-Booth Realty Co. . | Kalispell.    |
| Arthur W. Stowe .....       | Laurel.       |
| F. J. Robinson .....        | Lewistown.    |
| M. J. Walsh .....           | Livingston.   |
| August Wiebke .....         | Miles City.   |
| W. H. Smead Co. ....        | Missoula.     |
| D. J. Condon .....          | Neihart.      |
| Patrick J. Gilroy .....     | Polson.       |
| C. L. Lake .....            | Roundup.      |
| Howard E. Washburn .....    | Shelby.       |
| Ed O. Lewis .....           | Stevensville. |
| A. S. Ainsworth .....       | Thompson.     |
| B. C. Leech, Sr. ....       | Valier.       |
| W. P. Green .....           | Whitehall.    |
| T. J. Murray .....          | Wisdom.       |



## Hanover Fire Insurance Company.

34 and 36 Pine St., New York.

R. Emory Warfield, President; Joseph McCord, Secretary.

### Agents.

| Name.                                     | Address.       |
|---|----------------|
| Abbott & Ford .....                       | Anaconda.      |
| Robert Allen .....                        | Big Timber.    |
| Fred H. Foster .....                      | Billings.      |
| T. P. Parke .....                         | Box Elder.     |
| Hanley Realty Co. ....                    | Bozeman.       |
| Herman H. Peters .....                    | Bridger.       |
| Goodwin Investment Co. ....               | Butte.         |
| Donald L. Blackstone .....                | Chinook.       |
| O. J. Wakefield .....                     | Clyde Park.    |
| George A. Westover .....                  | Columbus.      |
| Bank of Concord .....                     | Concord.       |
| David J. Ryan .....                       | Conrad.        |
| R. O. Lunke .....                         | Culbertson.    |
| Pearl I. Smith .....                      | Dillon.        |
| E. A. Goebel .....                        | Dodson.        |
| H. G. Pomeroy .....                       | Eureka.        |
| Rosebud Abstract Co. ....                 | Forsyth.       |
| Northern Montana Abstract & Loan Co. .... | Fort Benton.   |
| A. N. Foss .....                          | Galata.        |
| K. H. Keith .....                         | Glasgow.       |
| James Irvin & Co. ....                    | Great Falls.   |
| George A. Chichester .....                | Great Falls.   |
| James F. Torrence .....                   | Hamilton.      |
| Olaf G. Skylstead .....                   | Havre.         |
| H. P. Palmer & Co., Inc. ....             | Helena.        |
| L. C. Henry .....                         | Helena.        |
| Harry B. Pierce .....                     | Joliet.        |
| Flathead Title Co. ....                   | Kalispell.     |
| Frank D. Stoop .....                      | Kalispell.     |
| Northwest Investment Co. ....             | Laurel.        |
| Cook-Reynolds Co. ....                    | Lewistown.     |
| Frank Bender .....                        | Livingston.    |
| Harry J. Thomas .....                     | Manhattan.     |
| P. V. Lofgren .....                       | Medicine Lake. |
| John Gibb .....                           | Miles City.    |
| Wheeldon-Rossi Co. ....                   | Missoula.      |
| S. E. Peterson .....                      | Moore.         |
| A. Riba .....                             | Plentywood.    |
| Ober & Gregg .....                        | Polson.        |
| W. E. Inglehart .....                     | Poplar.        |
| Wm. J. Jameson .....                      | Roundup.       |
| E. L. Wallace .....                       | Saco.          |
| N. B. Matthews .....                      | Stanford.      |
| Robert N. Jones .....                     | Harlowton.     |
| S. Wilkinson .....                        | Shelby.        |

## Hartford Fire Insurance Company.

125 Trumbull St., Hartford, Conn.

Chas. E. Chase, President; Fred'k Samson and S. E. Locke, Secretaries.

Palache & Hewitt, Gen. Agts, 430 California St., San Francisco.

### Agents.

| Name.                                 | Address.    |
|---------------------------------------|-------------|
| Wellcome & Peckover .....             | Anaconda.   |
| R. Percy Abbey .....                  | Augusta.    |
| William Powers .....                  | Bainville.  |
| R. F. Smith .....                     | Baker.      |
| C. H. Morse .....                     | Belgrade.   |
| John P. Sweet .....                   | Big Arm.    |
| Carl E. Fodness .....                 | Big Fork.   |
| J. A. Lowry & Co. ....                | Big Timber. |
| Billings Loan & Title Co. ....        | Billings.   |
| J. E. Kelly .....                     | Boulder.    |
| E. M. Gardner Co. ....                | Bozeman.    |
| R. B. Drummond .....                  | Bridger.    |
| Mutual State Bank .....               | Broadview.  |
| S. S. Nelson .....                    | Brockton.   |
| National Mining & Investment Co. .... | Butte.      |
| H. W. Brown .....                     | Cascade.    |

## Hartford Fire Insurance Company—(Continued).

| Name.                                    | Address.               |
|--|------------------------|
| E. W. Denison .....                      | Chester.               |
| L. N. Beaulieu .....                     | Chinook.               |
| James Russell .....                      | Chouteau.              |
| A. N. Smith .....                        | Columbia Falls.        |
| Raiff & Thayer .....                     | Columbus.              |
| P. R. MacHale .....                      | Concord.               |
| R. Ferguson .....                        | Conrad.                |
| Citizens State Bank .....                | Culbertson.            |
| R. L. Taft .....                         | Cut Bank.              |
| Edward Scharnikow .....                  | Deer Lodge.            |
| E. D. White .....                        | Dillon.                |
| A. C. Thomas .....                       | Dixon.                 |
| G. A. Morse .....                        | Drummond.              |
| R. A. McBrayne .....                     | Dunkirk.               |
| H. G. Pomeroy .....                      | Eureka.                |
| F. M. Schaefer .....                     | Fairview.              |
| A. F. Toppins .....                      | Fallon.                |
| Rosebud Abstract Co. ....                | Forsyth.               |
| O. J. Wackerlin .....                    | Fort Benton.           |
| J. W. Schnitzler .....                   | Froid.                 |
| Irving G. Finfrock .....                 | Geyser.                |
| J. E. Arnot .....                        | Glasgow.               |
| Robt. H. Watson .....                    | Glendive.              |
| Charles D. Eliot .....                   | Great Falls.           |
| F. R. Kramer & Co. ....                  | Harlem.                |
| L. D. Glenn .....                        | Harlowton.             |
| James F. Torrence .....                  | Hamilton.              |
| E. C. Carruth .....                      | Havre.                 |
| C. F. Ellis & Co. ....                   | Helena.                |
| Homestead Land & Townsite Co., Inc. .... | Hingham.               |
| L. D. Womeldorf .....                    | Hobson.                |
| D. L. Blankenship .....                  | Hinsdale.              |
| J. E. Prindle .....                      | Ismay.                 |
| L. Whitney .....                         | Joliet.                |
| Griffin & Stannard .....                 | Kalispell.             |
| R. S. Fudge .....                        | Laurel.                |
| A. C. Bayers .....                       | Lavina.                |
| Edmund Wright .....                      | Lewistown.             |
| T. M. Swindlehurst .....                 | Livingston.            |
| William Jennison .....                   | Libby.                 |
| G. Mosel .....                           | Lothair.               |
| S. L. Hodges .....                       | Martinsdale.           |
| Harry J. Thomas .....                    | Manhattan.             |
| John A. Tressler .....                   | Malta.                 |
| L. J. Machemer .....                     | Maudlow.               |
| George L. Ryerson .....                  | Medicine Lake.         |
| C. W. Greening .....                     | Melstone.              |
| J. B. Collins .....                      | Miles City.            |
| Peckham, Pettitt & Osborne .....         | Missoula.              |
| L. V. Jackson .....                      | Moccasin.              |
| Scott & Morrow .....                     | Moore.                 |
| M. Willard Stockwell .....               | Musselshell.           |
| Mrs. Jennie Wileman .....                | Philipsburg.           |
| F. J. Finn .....                         | Piedmont.              |
| A. Riba .....                            | Plentywood.            |
| H. D. Kenyon .....                       | Plains.                |
| Sylvester C. Bibee .....                 | Polson.                |
| E. B. Provinse .....                     | Red Lodge.             |
| Ronan State Bank .....                   | Ronan.                 |
| Montana Land & Investment Co. ....       | Roundup.               |
| Henry Thien .....                        | Ryegate.               |
| W. A. Means .....                        | Sheridan.              |
| First National Bank .....                | Saco.                  |
| C. J. Luedke .....                       | Saltese.               |
| The First National Bank .....            | Shelby.                |
| First National Bank .....                | Sidney.                |
| G. W. Noffsinger .....                   | Somers.                |
| Chas. A. Buck .....                      | Stevensville.          |
| Earl Wineman .....                       | Stanford.              |
| Z. P. Beachboard .....                   | St. Ignatius.          |
| L. H. Michener .....                     | Sumatra.               |
| W. F. Garry .....                        | Sweet Grass.           |
| Mackin & Flint .....                     | Terry.                 |
| First State Bank .....                   | Thompson.              |
| A. D. Jones .....                        | Three Forks.           |
| Gene McCarthy .....                      | Townsend.              |
| L. A. Thompson .....                     | Twin Bridges.          |
| C. H. Kester .....                       | Valier.                |
| Warland Lumber Co. ....                  | Warland.               |
| A. J. McKay .....                        | Whitehall.             |
| Wood & Hampton .....                     | White Sulphur Springs. |
| Chas. H. Jennings .....                  | Whitefish.             |
| Chas. E. Miller .....                    | Wisdom.                |
| F. W. Kvech .....                        | Yates.                 |
| Chas. E. Miller .....                    | Butte.                 |



# Home Fire Insurance Company of Utah.

18-26 South Main St., Salt Lake City, Utah.

Heber J. Grant, President; Horace G. Whitney, Secretary.

## Agents.

| Name.                         | Address.     |
|-------------------------------|--------------|
| Davies Real Estate Co. ....   | Billings.    |
| Charles S. Passmore .....     | Butte.       |
| Herbert J. Miles .....        | Clyde Park.  |
| Maurer & Kirschwing .....     | Great Falls. |
| C. C. Bronson .....           | Havre.       |
| Standard Realty Co. ....      | Helena.      |
| The Morton-Hill Company ..... | Lewistown.   |
| Joseph Brooks .....           | Livingston.  |
| S. W. Kelsey .....            | Miles City.  |
| W. R. Van Valen .....         | Missoula.    |
| Theodore F. Archer .....      | Roundup.     |

# The Home Insurance Company.

56 Cedar St., New York.

Elbridge G. Snow, President; Arrenah M. Burtis and Chas. L. Tyner, Secretaries.

## Agents.

| Name.   | Address.        |
|---|-----------------|
| Wellcome & Peckover .....                     | Anaconda.       |
| John L. B. Mayer .....                        | Augusta.        |
| Richard F. Smith .....                        | Baker.          |
| Louis Sponheim .....                          | Basin.          |
| Clayton H. Morse .....                        | Belgrade.       |
| Carl E. Fodness .....                         | Big Fork.       |
| J. A. Lowry & Co. ....                        | Big Timber.     |
| Billings Loan & Title Co. ....                | Billings.       |
| James E. Kelly .....                          | Boulder.        |
| E. M. Gardner Co., Inc. ....                  | Bozeman.        |
| Raymond H. Hough .....                        | Bridger.        |
| Williams & Miller .....                       | Buffalo.        |
| Augustus T. Morgan .....                      | Butte.          |
| Smith & Fellows .....                         | Cascade.        |
| J. O. Berglin .....                           | Chester.        |
| Robert E. O'Keefe .....                       | Chinook.        |
| J. E. Webb .....                              | Chouteau.       |
| Martin Corlin .....                           | Columbia Falls. |
| Robert J. Brennen .....                       | Columbus.       |
| Joseph E. Ritchey .....                       | Conrad.         |
| Corvallis State Bank .....                    | Corvallis.      |
| Paul T. Harper .....                          | Culbertson.     |
| Robert L. Taft .....                          | Cut Bank.       |
| Sever Thompson .....                          | Darby.          |
| Moncure Cockrell .....                        | Deer Lodge.     |
| G. T. Paul .....                              | Dillon.         |
| J. W. McKnight .....                          | Dupuyer.        |
| Dowlin-Squier Loan & Investment Co. ....      | Forsyth.        |
| Richard E. Johnson .....                      | Glasgow.        |
| Miller & Jordan .....                         | Glendive.       |
| Frery & Burlingame .....                      | Great Falls.    |
| Oliver C. Cooper .....                        | Hamilton.       |
| Alonzo L. Mitchell .....                      | Hardin.         |
| Joseph A. Hatch .....                         | Harlem.         |
| Edwin C. Carruth .....                        | Havre.          |
| H. B. Palmer & Co., Inc. ....                 | Helena.         |
| Robert L. Henderson .....                     | Hilger.         |
| Herbert S. Woodward .....                     | Hobson.         |
| Edwin M. Smith .....                          | Huntley.        |
| John R. Middleton .....                       | Hysham.         |
| Earl J. Armstrong .....                       | Ismay.          |
| Claud E. Hudson .....                         | Joliet.         |
| Hallie L. Bills .....                         | Judith Gap.     |
| Edgar E. Givens .....                         | Kalispell.      |
| Laurel Real Estate Loan & Investment Co. .... | Laurel.         |
| Edmund Wright .....                           | Lewistown.      |
| Chester A. Adams .....                        | Libby.          |
| Livingston Land & Abstract Co. ....           | Livingston.     |
| Fred W. Hall .....                            | Malta.          |

# The Home Insurance Company—(Continued).

| Name.                            | Address.               |
|----------------------------------|------------------------|
| George K. Clarke .....           | Manhattan.             |
| Charles W. Greening .....        | Melstone.              |
| John B. Collins .....            | Miles City.            |
| Peckham, Pettitt & Osborne ..... | Missoula.              |
| John A. Wilson .....             | Moore.                 |
| Dan J. Condon .....              | Neihart.               |
| Bert M. Harris .....             | Park City.             |
| Edwin L. Johnson .....           | Plains.                |
| Hilbert S. Hanson .....          | Polson.                |
| Morris & Flint .....             | Pony.                  |
| Robert Guthrie .....             | Reed Point.            |
| Ronan State Bank .....           | Ronan.                 |
| A. A. Morris .....               | Roundup.               |
| Charles D. Kicher .....          | Shelby.                |
| Thomas C. Gardner .....          | Sidney.                |
| George W. Noffsinger .....       | Somers.                |
| Frank W. Meredith .....          | Stanford.              |
| C. B. Calkins .....              | Stevensville.          |
| Wright & Spurgeon .....          | Straw.                 |
| Alburn O. Hewitt .....           | Terry.                 |
| The First State Bank .....       | Thompson.              |
| John Q. Adams .....              | Three Forks.           |
| H. S. Teague .....               | Townsend.              |
| George R. Allen .....            | Twin Bridges.          |
| Charles H. Jennings .....        | Whitefish.             |
| Ike E. O. Pace .....             | Whitehall.             |
| Sarter & Wight .....             | White Sulphur Springs. |
| John C. Kinney .....             | Wibaux.                |
| Henry L. Shand .....             | Windham.               |
| Robert N. Jones .....            | Harlowton.             |

## Imperial Fire Insurance Company.

1210 Seventeenth St., Denver, Colo.

H. T. Lamey, President; H. P. Giberson, Secretary.

### Agents.

| Name.                               | Address.      |
|-------------------------------------|---------------|
| James W. Geiger .....               | Big Timber.   |
| Boyer Bros. ....                    | Billings.     |
| Gallatin Land & Investment Co. .... | Bozeman.      |
| Herman H. Peters .....              | Bridger.      |
| Montana Land & Securities Co. ....  | Butte.        |
| Ryan & Withee .....                 | Conrad.       |
| Citizens State Bank .....           | Culbertson.   |
| A. Louis Stone .....                | Dillon.       |
| Lawrence Wakefield .....            | Forsyth.      |
| Willis Realty Co. ....              | Glasgow.      |
| George Hickman .....                | Great Falls.  |
| George A. Reese .....               | Hamilton.     |
| A. L. Mitchell .....                | Hardin.       |
| Piatt & Heath Co. ....              | Helena.       |
| John J. Jewell .....                | Hobson.       |
| Griffin & Stannard .....            | Kalispell.    |
| Northwest Investment Co. ....       | Laurel.       |
| E. A. Foster .....                  | Lewistown.    |
| Livingston Land & Abstract Co. .... | Livingston.   |
| John A. Tressler .....              | Malta.        |
| J. B. Collins .....                 | Miles City.   |
| W. H. Smead Co. ....                | Missoula.     |
| John A. Wilson .....                | Moore.        |
| B. M. Harris .....                  | Park City.    |
| Flathead County State Bank .....    | Polson.       |
| Fred H. Alden .....                 | Red Lodge.    |
| Albert A. Morris .....              | Roundup.      |
| Earl Wineman .....                  | Stanford.     |
| Logan & Cochran .....               | Stevensville. |
| E. H. McDowell .....                | Terry.        |
| William L. Bullock .....            | Valier.       |
| Elmer L. Geddes ...                 | Whitefish.    |



# Insurance Company of North America.

232 Walnut St., Philadelphia, Penn.

Eugene L. Ellison, President; T. Houard Wright, Secretary.

J. C. Johnston, Gen. Agt., 102 Battery St., San Francisco, Cal.

## Agents.

| Name.                          | Address.         |
|--------------------------------|------------------|
| Sullivan & Peterson .....      | Anaconda.        |
| J. Y. Creel .....              | Baker.           |
| J. Harry Wright .....          | Bear Creek.      |
| W. D. Bell .....               | Belgrade.        |
| Thomas A. Tolrud .....         | Belmont.         |
| F. H. Peterson .....           | Benchland.       |
| John P. Swee .....             | Big Arm.         |
| Carl E. Fodness .....          | Bigfork.         |
| E. N. Barrett .....            | Big Sandy.       |
| Ewing O. Clark .....           | Big Timber.      |
| E. B. Camp .....               | Billings.        |
| J. E. Kelly .....              | Boulder.         |
| Jeff D. Coxe .....             | Box Elder.       |
| E. M. Gardner Company .....    | Bozeman.         |
| Raymond H. Hough .....         | Bridger.         |
| Mutual State Bank .....        | Broadview.       |
| W. M. Buckles .....            | Buffalo.         |
| Goodwin Investment Co. ....    | Butte.           |
| J. O. Berglin .....            | Chester.         |
| Frank D. Ovesen .....          | Chinook.         |
| John E. Webb .....             | Chouteau.        |
| J. T. Hutchinson .....         | Columbia Falls.  |
| Raiff & Thayer .....           | Columbus.        |
| J. E. Ritchey .....            | Conrad.          |
| R. L. Taft .....               | Cut Bank.        |
| E. D. Sherman .....            | Dayton.          |
| E. Scharnikow .....            | Deer Lodge.      |
| L. J. Price .....              | Dillon.          |
| Glenn E. Whiteman .....        | Dixon.           |
| H. G. Pomeroy .....            | Eureka.          |
| George R. Wilson .....         | Fallon.          |
| George A. Horkan .....         | Forsyth.         |
| M. W. Tobey .....              | Fort Benton.     |
| A. N. Foss .....               | Galata.          |
| Frank W. Turcotte .....        | Gildford.        |
| A. W. Mahon .....              | Glasgow.         |
| Miller & Jordan .....          | Glendive.        |
| B. P. McNair .....             | Great Falls.     |
| Geo. A. Chichester .....       | Great Falls.     |
| Johnston Brothers .....        | Hamilton.        |
| A. L. Mitchell .....           | Hardin.          |
| E. C. Carruth .....            | Havre.           |
| W. J. Peterson .....           | Hedges.          |
| Biggs Investment Co. ....      | Helena.          |
| First State Bank of Hobson ..  | Hobson.          |
| H. L. Bills .....              | Judith Gap.      |
| E. E. Givens .....             | Kalispell.       |
| Yellowstone Land & Grain Co. . | Laurel.          |
| A. C. Bayers .....             | Lavina.          |
| Cock-Reynolds Co. ....         | Lewistown.       |
| Lincoln County Abstract Co. .  | Libby.           |
| M. J. Walsh .....              | Livingston.      |
| S. L. Hodges .....             | Martinsdale.     |
| J. E. Farnum .....             | Miles City.      |
| Calvin Investment Co. ....     | Miles City.      |
| Peckham, Pettitt & Osborne .   | Missoula.        |
| Homer Detrick .....            | Moore.           |
| Norcross-Inkster Co. ....      | Plains.          |
| H. B. Callin .....             | Plevna.          |
| F. H. Nash .....               | Poison.          |
| J. A. Blummer .....            | Pompey's Pillar. |
| W. H. Close .....              | Red Lodge.       |
| Ronan State Bank .....         | Ronan.           |
| L. R. Carroll .....            | Roundup.         |
| Henry Thien .....              | Ryegate.         |
| J. W. Stearns .....            | Salesville.      |
| G. W. Noffsinger .....         | Somers.          |
| E. Wineman .....               | Stanford.        |
| H. E. Dawson .....             | Stockett.        |
| William G. Armstrong .....     | Terry.           |
| First State Bank .....         | Thompson.        |
| C. E. Adams .....              | Three Forks.     |
| H. S. Teague .....             | Townsend.        |
| Tooley, Baxter & Tice .....    | Twodot.          |
| William L. Bullock .....       | Valier.          |
| Warland Lumber Company .....   | Warland.         |

Insurance Company of North America—(Continued).

| Name.                    | Address.               |
|--------------------------|------------------------|
| Chas. H. Jennings .....  | Whitefish.             |
| A. J. McKay .....        | Whitehall.             |
| T. F. McDowell .....     | White Sulphur Springs. |
| R. B. Chappell .....     | Wibaux.                |
| A. J. Just .....         | Yates.                 |
| Richard O. Lunke .....   | Culbertson.            |
| Roy C. Frisbie .....     | Stevensville.          |
| Howard E. Washburn ..... | Shelby.                |
| Ernest A. Schurman ..... | Billings.              |

Insurance Company of the State of Pennsylvania.

308-310 Walnut St., Philadelphia, Penn.

Clarence E. Porter, President; Edw. L. Goff, Secretary.

Agents.

| Name.                                 | Address.     |
|---------------------------------------|--------------|
| Abbott & Ford .....                   | Anaconda.    |
| North Real Estate Investment Co. .... | Billings.    |
| Yergey & Yergey .....                 | Bozeman.     |
| Wilfred L. Hyde .....                 | Bridger.     |
| Patrick H. Sexton .....               | Butte.       |
| Lawlor & Rowe .....                   | Butte.       |
| Walter B. Sands .....                 | Chinook.     |
| Herbert J. Miles .....                | Clyde Park.  |
| George A. Westover .....              | Columbus.    |
| Mark S. Darling .....                 | Conrad.      |
| Richard O. Lunke .....                | Culbertson.  |
| A. Louis Stone .....                  | Dillon.      |
| Frank M. Schafer .....                | Fairview.    |
| Marshall W. Tobey .....               | Fort Benton. |
| Jesse E. Arnot .....                  | Glasgow.     |
| O. F. Wadsworth, Jr. ....             | Great Falls. |
| Walter B. Gunniss .....               | Hamilton.    |
| Hatch & Rassmussen .....              | Harlem.      |
| Olaf G. Skylstead .....               | Havre.       |
| Pioneer Realty Co. ....               | Helena.      |
| John J. Jewell .....                  | Hobson.      |
| Frank D. Stoop .....                  | Kalispell.   |
| Charles M. Kelly .....                | Lewistown.   |
| Michael J. Walsh .....                | Livingston.  |
| Lyman Barnes .....                    | Malta.       |
| Isaac W. Choate .....                 | Manhattan.   |
| Sorenson & Burbank .....              | Miles City.  |
| Flaherty & Richards .....             | Missoula.    |
| Albert S. Newcomb .....               | Mondak.      |
| John A. Wilson .....                  | Moore.       |
| Sylvester C. Bibee .....              | Polson.      |
| Frank P. Whicher .....                | Red Lodge.   |
| John D. Larson .....                  | Ronan.       |
| Elgon J. Crull .....                  | Roundup.     |
| Richard S. Nutt .....                 | Sidney.      |
| First State Bank .....                | Thompson.    |
| Engbret M. Paulson .....              | Three Forks. |
| Elmer L. Geddes .....                 | Whitefish.   |
| William P. Green .....                | Whitehall.   |
| J. C. Kinney .....                    | Wibaux.      |
| James F. Torrence .....               | Hamilton.    |
| John F. Hauge .....                   | Paradise.    |
| Abstract & Title Co. ....             | Miles City.  |



# Jefferson Fire Insurance Company.

427 Walnut St., Philadelphia, Penn.

Alexander N. Stewart, President; Samuel W. Scott, Secretary.

Associated Underwriters, Gen. Agts., 374 Pine St., San Francisco.

## Agents.

| Name.                                    | Address.     |
|--|--------------|
| North Real Estate Investment Co. ....    | Billings.    |
| W. B. Burket .....                       | Bozeman.     |
| Kilmer & Ross .....                      | Butte.       |
| Thomas Alexander .....                   | Forsyth.     |
| Dudley Crowther .....                    | Great Falls. |
| Piatt & Heath Co. ....                   | Helena.      |
| Balensiefer Realty & Investment Co. .... | Helena.      |
| E. B. Knott .....                        | Kalispell.   |
| Custer Commission Co. ....               | Miles City.  |
| Wallace P. Smith .....                   | Missoula.    |
| H. D. Fisher .....                       | Missoula.    |
| F. H. Alden .....                        | Red Lodge.   |

# Law Union and Rock Insurance Company, Ltd.

London, England.

A. F. Shaw, U. S. Mgr., 29 So. La Salle St., Chicago, Ill.

H. H. Smith, Mgr., 310 Sansome St., San Francisco, Cal.

## Agents.

| Name.                                | Address                |
|--------------------------------------|------------------------|
| Johr W. James .....                  | Anaconda.              |
| Louis Sponheim ....                  | Basin.                 |
| W. R. Barber .....                   | Baker.                 |
| Wm. D. Bell, Jr. ....                | Belgrade.              |
| Robert Allen .....                   | Big Timber.            |
| E. B. Camp .....                     | Billings.              |
| Chas. E. Dunlop .....                | Bozeman.               |
| Stemons & Booth .....                | Butte.                 |
| H. W. Brown .....                    | Cascade.               |
| Chinook Real Estate Co. ....         | Chinook.               |
| Martin Conlin .....                  | Columbia Falls.        |
| Concord Mercantile Co. ....          | Concord.               |
| J. E. Ritchey .....                  | Conrad.                |
| R. L. Taft .....                     | Cut Bank.              |
| David V. Dutro .....                 | Dodson.                |
| George G. Grant. ....                | Ekalaka.               |
| H. G. Pomeroy .....                  | Eureka.                |
| Wakefield & Bland .....              | Forsyth.               |
| R. E. Johnson .....                  | Glasgow.               |
| I. N. Hill .....                     | Glendive.              |
| Geo A. Chichester & Co. ....         | Great Falls.           |
| George A. Resse .....                | Hamilton.              |
| H. B. Palmer & Co. ....              | Helena.                |
| J. E. Prindle .....                  | Ismay.                 |
| Griffith-Booth Realty Co. ....       | Kalispell.             |
| R. S. Fudge .....                    | Laurel.                |
| Cook-Reynolds Co. ....               | Lewistown.             |
| Livingston Land & Abstract Co. ....  | Livingston.            |
| Logan Land Company .....             | Logan.                 |
| C W. Greening .....                  | Melstone.              |
| J. B. Collins .....                  | Miles City.            |
| W. R. Van Valen .....                | Missoula.              |
| Scott & Morrow .....                 | Moore.                 |
| N H. Morgan .....                    | Plains.                |
| Wm. J. Jameson .....                 | Roundup.               |
| Ollie Horton .....                   | Rosebud.               |
| J. B. Parnall .....                  | Stevensville.          |
| Treasure State Realty Co., Inc. .... | Thompson.              |
| Gene McCarthy .....                  | Townsend.              |
| Theo Sarter .....                    | White Sulphur Springs. |
| E B. Provinse .....                  | Red Lodge.             |
| M. E. Williams .....                 | Sweet Grass.           |
| J. S. Carnal .....                   | Havre.                 |
| John W. Reed .....                   | Whitehall.             |

## Liverpool and London and Globe Insurance Company, Limited.

Liverpool, England.

Henry W. Eaton, U. S. Mgr., 45 William St., New York.

Wm. S. Warren, Mgr., 205 La Salle St., Chicago, Ill.

### Agents.

| Name.   | Address.               |
|---|------------------------|
| Wellcome & Peckover .....                     | Anaconda.              |
| Richard F. Smith .....                        | Baker.                 |
| Flanders H. Peterson .....                    | Benchland.             |
| State Bank of Bigfork .....                   | Bigfork.               |
| J. A. Lowry & Co. ....                        | Big Timber.            |
| Charles F. Burton .....                       | Billings.              |
| Sherman F. Tuttle .....                       | Boulder.               |
| E. M. Gardner Co. ....                        | Bozeman.               |
| Raymond H. Hough .....                        | Bridger.               |
| Mutual State Bank .....                       | Broadview.             |
| Williams & Miller .....                       | Buffalo.               |
| Hanson-MacPherson Co. ....                    | Butte.                 |
| Herbert W. Brown .....                        | Cascade.               |
| R. E. O'Keefe .....                           | Chinook.               |
| Raiff & Thayer .....                          | Columbus.              |
| Joseph E. Ritchey .....                       | Conrad.                |
| A. Louis Stone .....                          | Dillon.                |
| Daniel C. Kenyon .....                        | Dodson.                |
| Horace G. Pomeroy .....                       | Eureka.                |
| Oscar J. Wackerlin .....                      | Fort Benton.           |
| Dowlin-Squier Loan & Investment Co. ....      | Forsyth.               |
| Ralph E. Reber .....                          | Fromberg.              |
| Richard E. Johnson .....                      | Glasgow.               |
| Robert H. Watson .....                        | Glendive.              |
| Benedict P. McNair .....                      | Great Falls.           |
| Johnston Brothers .....                       | Hamilton.              |
| George W. Vennum .....                        | Harlem.                |
| Robert N. Jones .....                         | Harlowton.             |
| Edwin C. Carruth .....                        | Havre.                 |
| Donald & Howard .....                         | Hedgesville.           |
| H. B. Palmer & Co. ....                       | Helena.                |
| John J. Jewell .....                          | Hobson.                |
| Edwin Milner Smith .....                      | Huntley.               |
| Earl J. Armstrong .....                       | Ismay.                 |
| Harry B. Pierce .....                         | Joliet.                |
| Edgar E. Givens .....                         | Kalispell.             |
| Laurel Real Estate Loan & Investment Co. .... | Laurel.                |
| Edmund Wright .....                           | Lewistown.             |
| Lincoln County Abstract Co. ....              | Libby.                 |
| Thomas M. Swindlehurst .....                  | Livingston.            |
| Fred W. Hall .....                            | Malta.                 |
| C. A. Hasking .....                           | Medicine Lake.         |
| John Gibb .....                               | Miles City.            |
| Peckham, Pettitt & Osborne .....              | Missoula.              |
| Scott & Morrow .....                          | Moore.                 |
| Daniel J. Condon .....                        | Neihart.               |
| Flathead County State Bank .....              | Polson.                |
| Eugene B. Provinse .....                      | Red Lodge.             |
| John D. Larson .....                          | Ronan.                 |
| Charles F. Richardson .....                   | Roundup.               |
| Earl L. Wallace .....                         | Saco.                  |
| Charles D. Kicher .....                       | Shelby.                |
| Thos. C. Gardner .....                        | Sidney.                |
| George Wilbur Noffsinger .....                | Somers.                |
| Earl Wineman .....                            | Stanford.              |
| Logan & Cochran .....                         | Stevensville.          |
| First State Bank .....                        | Thompson.              |
| Hugh S. Teague .....                          | Townsend.              |
| Bert C. Leech, Sr. ....                       | Valier.                |
| Elmer E. Geddes .....                         | Whitefish.             |
| Frank H. Negley .....                         | Whitehall.             |
| Sarter & Wight .....                          | White Sulphur Springs. |



# Liverpool and London and Globe Insurance Company.

45 William St., New York.

Henry W. Eaton, President; Geo. W. Hoyt, Secretary.

Wm. S. Warren, Gen. Agt., 205 La Salle St., Chicago, Ill.

## Agents.

| Name.                            | Address.     |
|----------------------------------|--------------|
| William P. Matheson .....        | Billings.    |
| Hanson-MacPherson Co. ....       | Butte.       |
| Frery & Burlingame .....         | Great Falls. |
| Peckham, Pettitt & Osborne ..... | Missoula.    |

# London Assurance Corporation.

London, England.

Chas. L. Case, U. S. Mgr., 84 William St., New York.

Thornton & Parrish, Joint Mgrs., Pine and Sansome Sts., San Francisco.

## Agents.

| Name.                               | Address.      |
|-------------------------------------|---------------|
| Wellcome & Peckover .....           | Anaconda.     |
| J. W. Geiger .....                  | Big Timber.   |
| Billings Loan & Title Co. ....      | Billings.     |
| W. B. Burket Co. ....               | Bozeman.      |
| Passmore & Co. ....                 | Butte.        |
| H. W. Brown .....                   | Cascade.      |
| Bank of Concord .....               | Concord.      |
| Ryan & Withee .....                 | Conrad.       |
| Citizens State Bank .....           | Culbertson.   |
| Edward Scharnikow .....             | Deer Lodge.   |
| Goodwin T. Paul .....               | Dillon.       |
| Thomas Alexander .....              | Forsyth.      |
| Oscar J. Wackerlin .....            | Fort Benton.  |
| Oscar P. Roop .....                 | Glasgow.      |
| A. H. Phillips .....                | Glendive.     |
| B. P. McNair .....                  | Great Falls.  |
| Walter B. Gunniss ..                | Hamilton.     |
| C. C. Bronson .....                 | Havre.        |
| F. J. Lange .....                   | Helena.       |
| Sol Poznanski .....                 | Helena.       |
| Griffith-Booth Realty Co. ....      | Kalispell.    |
| Cook-Reynolds Co. ....              | Lewistown.    |
| M. J. Walsh .....                   | Livingston.   |
| James F. Kilduff .....              | Malta.        |
| Patt-Tuggle Co. ....                | Miles Cty.    |
| Wheeldon-Rossi Co. ....             | Missoula.     |
| Scott & Morrow .....                | Moore.        |
| Frank Stone .....                   | Polson.       |
| L. O. Caswell .....                 | Red Lodge.    |
| H. A. Weld .....                    | Ronan.        |
| C. F. Richardson .....              | Roundup.      |
| E. L. Wallace .....                 | Saco.         |
| J. B. Parnall .....                 | Stevensville. |
| Abbott-Miller Land Co. ....         | Three Forks.  |
| Wm. L. Bullock .....                | Valier.       |
| First National Bank .....           | Townsend.     |
| L. B. Merrill .....                 | Bridger.      |
| George M. Beasley .....             | Glendive.     |
| Jordan Realty & Loan Co., Inc. .... | Wibaux.       |
| Robert N. Jones .....               | Harlowton.    |
| John J. Jewell .....                | Hobson.       |

# London and Lancashire Fire Insurance Company.

Liverpool, England.

Archibald G. McIlwaine, Jr., U. S. Mgr. 57 and 59 William St., New York.

Jas. Wyper, Mgr., 571 Sacramento St., San Francisco, Cal.

## Agents.

| Name.  | Address.          |
|--|-------------------|
| W. H. Mahoney .....                            | Anaconda.         |
| Louis Sponheim .....                           | Basin.            |
| J. H. Wright .....                             | Bear Creek.       |
| J. O. Higham .....                             | Belfry.           |
| J. A. Lowry & Co. ....                         | Big Timber.       |
| Fred H. Foster .....                           | Billings.         |
| S. F. Tuttle .....                             | Boulder.          |
| W. B. Burket Co. ....                          | Bozeman.          |
| E. B. Merrill .....                            | Bridger.          |
| Mcagher & Sullivan .....                       | Butte.            |
| M. A. Berger .....                             | Butte.            |
| Goodwin Speed .....                            | Butte.            |
| Jonathan E. Webb .....                         | Chouteau.         |
| A. L. Jordan .....                             | Columbia Falls    |
| Meyers & Hoss .....                            | Deer Lodge.       |
| E. D. White .....                              | Dillon.           |
| H. G. Pomeroy .....                            | Eureka.           |
| Dowlin-Squier Loan & Investment Co., Inc. .... | Forsyth.          |
| M. W. Tobey .....                              | Fort Benton.      |
| R. E. Reber .....                              | Fromberg.         |
| H. A. Sample .....                             | Glendive.         |
| Walter B. Guinniss .....                       | Hamilton.         |
| John Collins .....                             | Harlem.           |
| J. W. Freeman .....                            | Harlowton.        |
| Havre Auditing Company .....                   | Havre.            |
| T. B. Miller .....                             | Helena.           |
| William Shaw .....                             | Helmville.        |
| J. E. Prindle .....                            | Ismay.            |
| C. E. Hudson .....                             | Joliet.           |
| E. E. Givens .....                             | Kalispell.        |
| Hilger Loan & Realty Co. ....                  | Lewistown.        |
| Wm. Jennison .....                             | Libby.            |
| Frank Bender .....                             | Livingston.       |
| F. W. Hall .....                               | Malta.            |
| Jos. E. Farnum .....                           | Miles City.       |
| Rhoades & Howard .....                         | Missoula.         |
| B. M. Harris .....                             | Park City.        |
| A. J. Lowary .....                             | Polson.           |
| Wm. H. Close .....                             | Red Lodge.        |
| A. D. Baker .....                              | Roundup.          |
| J. B. Parnall .....                            | Stevensville.     |
| B. F. Yerkes .....                             | Twin Bridges.     |
| Chas. H. Jennings .....                        | Whitefish.        |
| R. B. Chappell .....                           | Wibaux.           |
| Carl B. Campbell .....                         | Jefferson Island. |

## Mercantile Fire Underwriters.

(Agency of The Merchants Fire Insurance Company, of Denver, Colo.)

Denver, Colo.

W. J. Galligan, President; J. R. Gardner, Secretary.

## Agents.

| Name.                              | Address      |
|------------------------------------|--------------|
| Ja North .....                     | Billings.    |
| Bolever & Brown .....              | Butte.       |
| Daniel T. Goff .....               | Hamilton.    |
| L. Walter Williamson .....         | Helena.      |
| Healey & Dooley .....              | Livingston.  |
| M. R. C. Smith .....               | Missoula.    |
| Mortana Land & Live Stock Co. .... | Three Forks. |
| Ira T. Williams .....              | Bozeman.     |



**Merchants Fire Assurance Corporation.**

37-39 Liberty St., New York.

Edward L. Ballard, President; Wilbur S. Lemmon, Secretary.  
Associated Underwriters, Gen. Agts., 374 Pine St., San Francisco.

**Agents.**

| Name.                    | Address.     |
|--------------------------|--------------|
| J. R. Spencer .....      | Butte.       |
| Frary & Burlingame ..... | Great Falls. |
| Wallace P. Smith .....   | Missoula.    |

**Merchants Fire Insurance Company.**

627-634 Gas and Electric Building, Denver, Colo.

W. J. Galligan, President; J. B. Gardner, Secretary.

**Agents.**

| Name.                               | Address.     |
|-------------------------------------|--------------|
| Montana Mortgage Co. ....           | Billings.    |
| Gallatin Land & Investment Co. .... | Bozeman.     |
| W. B. Sands .....                   | Chinook.     |
| J. M. Gaunt .....                   | Great Falls. |
| James S. Endslow .....              | Hobson.      |
| Sorenson & Burbank .....            | Miles City.  |
| W. H. Smead Co. ....                | Missoula.    |
| Albert Budas & Co. ....             | Red Lodge.   |
| J. A. Siffert .....                 | Three Forks. |

**Michigan Commercial Insurance Company.**

116 W. Ottawa St., Lansing, Mich.

F. D. Bennett, President; A. D. Baker, Secretary.  
T. J. A. Tiedemann, Gen. Agt., 314 California St., San Francisco.

**Agents.**

| Name.                               | Address.     |
|-------------------------------------|--------------|
| J. A. Lowry & Co. ....              | Big Timber.  |
| J. C. Elder .....                   | Big Fork.    |
| William P. Matheson .....           | Billings.    |
| A. M. Brandenburg .....             | Bozeman.     |
| Slemons & Booth .....               | Butte.       |
| A. S. Johnson .....                 | Dillon.      |
| Sidney J. Rundle .....              | Glasgow.     |
| S. A. Lonbaken .....                | Glendive.    |
| M. W. Tobey .....                   | Fort Benton. |
| Williams-Hill Co. ....              | Great Falls. |
| G. C. Perkons .....                 | Harlowton.   |
| O. G. Skylstead .....               | Havre.       |
| F. A. Motz & Co. ....               | Helena.      |
| P. F. Hosch .....                   | Helena.      |
| F. W. Merigold .....                | Kalispell.   |
| F. E. Wright .....                  | Lewistown.   |
| Livingston Land & Abstract Co. .... | Livingston.  |
| C. B. Towers Company .....          | Miles City.  |
| Wheeldon-Rossi Co. ....             | Missoula.    |
| Sylvester C. Bibee .....            | Polson.      |
| L. O. Caswell .....                 | Red Lodge.   |
| Harry Smith .....                   | Whitefish.   |
| A. A. Morris .....                  | Roundup.     |
| Earl Wineman .....                  | Stanford.    |

## Michigan Fire and Marine Insurance Company.

Penobscot Bldg., Detroit, Mich.

M. W. O'Brien, President; H. E. Everett, Secretary.

Wayman & Henry, Gen. Agts., Sacramento & Sansome St., San Francisco.

### Agents.

| Name.                             | Address.     |
|-----------------------------------|--------------|
| Abbott & Ford .....               | Anaconda.    |
| Walter W. Watkins .....           | Billings.    |
| W. B. Burket Co. ....             | Bozeman.     |
| Wall & Jackman Co. ....           | Butte.       |
| Milk River Valley Bank .....      | Glasgow.     |
| Lawrence M. McDonnell .....       | Great Falls. |
| Bessette & Co. ....               | Havre.       |
| T. B. Miller .....                | Helena.      |
| Frank D. Stoop .....              | Kalispell.   |
| Empire Land & Investment Co. .... | Lewistown.   |
| T. M. Swindlehurst .....          | Livingston.  |
| C. B. Towers Co. ....             | Miles City.  |
| Peckham, Pettitt & Osborne .....  | Missoula.    |
| Frank Stone .....                 | Polson.      |

## Milwaukee Mechanics' Insurance Company.

442 and 444 City Hall Square, Milwaukee, Wis.

William L. Jones, President; Oscar Griebeling, Secretary.

### Agents.

| Name.                                 | Address.     |
|---------------------------------------|--------------|
| A. E. Riviere .....                   | Anaconda.    |
| W. R. Barber .....                    | Baker.       |
| C. H. Morse .....                     | Belgrade.    |
| J. A. Lowry & Co. ....                | Big Timber.  |
| North Real Estate Investment Co. .... | Billings.    |
| Sherman F. Tuttle .....               | Boulder.     |
| W. B. Burket Co., Inc. ....           | Bozeman.     |
| Robert B. Drummond .....              | Bridger.     |
| Louis M. Schott .....                 | Butte.       |
| Melvin Rowe .....                     | Cascade.     |
| J. O. Berglin .....                   | Chester.     |
| R. E. O'Keefe .....                   | Chinook.     |
| R. J. Brennen .....                   | Columbus.    |
| R. Ferguson. ....                     | Conrad.      |
| Corvallis State Bank .....            | Corvallis.   |
| R. L. Taft .....                      | Cut Bank.    |
| Sever Thompson .....                  | Darby.       |
| Phil R. Wilkinson .....               | Deer Lodge.  |
| A. S. Johnson .....                   | Dillon.      |
| Horace G. Pomeroy .....               | Eureka.      |
| F. V. H. Collins .....                | Forsyth.     |
| L. C. Ulm .....                       | Fromberg.    |
| Willis Realty Co. ....                | Glasgow.     |
| J. H. Miskimen .....                  | Glendive.    |
| Oliver F. Wadsworth .....             | Great Falls. |
| Walter B. Gunniss .....               | Hamilton.    |
| John Collins .....                    | Harlem.      |
| W. C. Husband .....                   | Harlowton.   |
| E. C. Carruth .....                   | Havre.       |
| The Hedgesville Land Co. ....         | Hedgesville. |
| Piatt & Heath Co. ....                | Helena.      |
| First State Bank .....                | Hobson.      |
| C. E. Hudson .....                    | Joliet.      |
| Griffin & Stannard .....              | Kalispell.   |
| Guy Boyington .....                   | Laurel.      |
| Jas. L. Martin .....                  | Lewistown.   |
| Lincoln County Abstract Co. ....      | Libby.       |
| L. C. Ford, Sr. ....                  | Lima.        |
| Michael J. Walsh .....                | Livingston.  |
| B. W. Brockway .....                  | Malta.       |
| J. B. Collins .....                   | Miles City.  |
| W. H. Smead Co., Inc. ....            | Missoula.    |
| Scott & Morrow .....                  | Moore.       |
| E. L. Johnson .....                   | Plains.      |
| A. B. Bickford .....                  | Polson.      |
| Carbon Land & Abstract Co. ....       | Red Lodge.   |
| First State Bank .....                | Shelby.      |
| William G. Armstrong .....            | Terry.       |



## Milwaukee Mechanics' Insurance Company—(Continued.)

| Name.                  | Address.      |
|------------------------|---------------|
| First State Bank ..... | Thompson.     |
| E. M. Paulson .....    | Three Forks.  |
| John A. Matthews ..... | Townsend.     |
| George R. Allen .....  | Twin Bridges. |
| B. C. Leech Sr. ....   | Valier.       |
| Elmer L. Geddes .....  | Whitefish.    |
| Wm. P. Green .....     | Whitehall.    |

### Montana Fire Insurance Company.

Butte, Montana.

W. R. Allen, President; Thomas S. Smith, Secretary.

#### Agents.

| Name.                         | Address.               |
|-------------------------------|------------------------|
| Abbott & Ford .....           | Anaconda.              |
| J. A. Lowry & Co. ....        | Big Timber.            |
| H. H. Peters .....            | Bridger.               |
| Slemons & Booth .....         | Butte.                 |
| W. P. Matheson .....          | Billings.              |
| W. B. Burket Co. ....         | Bozeman.               |
| L. Doane Dixson .....         | Columbus.              |
| O. J. Wakefield .....         | Clyde Park.            |
| George A. Morse .....         | Drummond.              |
| A. L. Stone .....             | Dillon.                |
| A. W. T. Anderson .....       | Emigrant.              |
| Rosebud Abstract Co. ....     | Forsyth.               |
| L. B. St. John .....          | Gardiner.              |
| Jens Rivenes .....            | Glendive.              |
| B. P. McNair .....            | Great Falls.           |
| James F. Torrence .....       | Hamilton.              |
| A. L. Mitchell .....          | Hardin.                |
| Wm. Shaw .....                | Helmville.             |
| Sol Poznanski .....           | Helena.                |
| Max Jacobs .....              | East Helena.           |
| Lewis D. Glenn .....          | Harlowton.             |
| E. E. Givens .....            | Kalispell.             |
| Hilger Loan & Realty Co. .... | Lewistown.             |
| M. J. Walsh .....             | Livingston.            |
| Chester A. Adams .....        | Libby.                 |
| C. W. Greening .....          | Melstone.              |
| C. B. Towers Co. ....         | Miles City.            |
| W. H. Smead Co. ....          | Missoula.              |
| Handel Bros .....             | Musselshell.           |
| Homer Detrick .....           | Moore.                 |
| H. J. Faust .....             | Ovando.                |
| H. S. Hanson .....            | Polson.                |
| C. F. Richardson .....        | Roundup.               |
| J. W. Stearns .....           | Salesville.            |
| W. L. Campbell .....          | Red Lodge.             |
| A. K. Lusk .....              | St. Ignatius.          |
| J. P. Kearns .....            | Townsend.              |
| C. E. Adams .....             | Three Forks.           |
| Tooley, Baxter & Tice .....   | Twodot.                |
| C. H. Jennings .....          | Whitefish.             |
| A. J. McKay .....             | Whitehall.             |
| Sarter & Wight .....          | White Sulphur Springs. |
| J. C. Kinney .....            | Wibaux.                |
| H. L. Bills .....             | Judith Gap.            |
| F. D. Sayrs .....             | Philipsburg.           |
| J. H. Cassidy .....           | Winston.               |
| Logan & Cochran .....         | Stevensville.          |
| Harry J. Thomas .....         | Manhattan.             |
| H. B. Shepard .....           | Sheridan.              |

### Nassau Fire Insurance Company.

28-30 Court St., Brooklyn, N. Y.

William Harkness, President; Chas. E. DeGroff, Secretary.

Associated Underwriters, Gen. Agts., 374 Pine St., San Francisco.

#### Agents.

| Name.                    | Address.     |
|--------------------------|--------------|
| Louis M. Schott .....    | Butte.       |
| Dana A. Prior .....      | Great Falls. |
| Sorenson & Burbank ..... | Miles City.  |
| Budas & Co. ....         | Red Lodge.   |

### National-Ben Franklin Fire Insurance Co.

120-122 Ohio St., Pittsburgh, Penn.

Samuel McKnight, President; H. M. Schmitt, Secretary.

Ferris-Conaway-Miller Agency, Gen. Agts., Denver, Colo.

#### Agents.

| Name.                       | Address.     |
|-----------------------------|--------------|
| A. K. Anderson .....        | Missoula.    |
| Balensiefer Realty Co. .... | Helena.      |
| D. W. Bundy Land Co. ....   | Great Falls. |
| Hayes Cannon Co. ....       | Butte.       |
| B. A. Cumming .....         | Lewistown.   |
| Henry J. Meili .....        | Havre.       |
| F. W. Merigold .....        | Kalispell.   |
| James Patterson .....       | Billings.    |
| Wallace P. Smith .....      | Missoula.    |
| Charles Steele .....        | Butte.       |
| L. Walter Williamson .....  | Helena.      |
| H. A. Jenson .....          | Glendive     |

### National Fire Insurance Company.

95 Pearl St., Hartford, Conn.

James Nichols, President; B. R. Stillman, Secretary.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Sts., San Francisco, Cal.

#### Agents.

| Name.                                    | Address.       |
|--|----------------|
| Wellicome & Peckover .....               | Anaconda.      |
| Louis Sponheim .....                     | Basin.         |
| J. A. Lowry & Co. ....                   | Big Timber.    |
| State Bank of Belt .....                 | Belt.          |
| Will A. Combs .....                      | Billings.      |
| Sherman F. Tuttle .....                  | Boulder.       |
| E. M. Gardner Co. ....                   | Bozeman.       |
| Wilson & Smith Co. ....                  | Butte.         |
| J. T. Morehead .....                     | Chinook.       |
| Raiff & Thayer .....                     | Columbus.      |
| M. S. Darling .....                      | Conrad.        |
| Citizens State Bank .....                | Culbertson.    |
| G. T. Paul .....                         | Dillon.        |
| H. G. Pomeroy .....                      | Eureka.        |
| Dowlin-Squier Loan & Investment Co. .... | Forsyth.       |
| Jens Rivenes .....                       | Glendive.      |
| Frery & Burlingame .....                 | Great Falls.   |
| James F. Torrence .....                  | Hamilton.      |
| Johnston & Tupper .....                  | Hardin.        |
| John A. Sanderson .....                  | Havre.         |
| Piatt & Heath Co. ....                   | Helena.        |
| C. E. Hudson .....                       | Joliet.        |
| E. E. Givens .....                       | Kalispell.     |
| Hilger Loan & Realty Co. ....            | Lewistown.     |
| M. J. Walsh .....                        | Livingston.    |
| Geo. L. Ryerson .....                    | Medicine Lake. |
| Calvin Investment Co. ....               | Miles City.    |
| Wheeldon-Rossi Co. ....                  | Missoula.      |
| Homer Detrick .....                      | Moore.         |
| Jennie M. Wileman .....                  | Philipsburg.   |
| A. Riba .....                            | Plentywood.    |
| D. J. Gillman .....                      | Polson.        |
| A. A. Morris .....                       | Roundup.       |
| E. L. Geddes .....                       | Whitefish.     |



National Union Fire Insurance Company.

H. W. Oliver Building, Pittsburgh, Penn.

E. E. Cole, President; B. D. Cole, Secretary.

Agents.

| Name.                                   | Address.     |
|---|--------------|
| Wilson & Smith Co. ....                 | Butte.       |
| M. J. Walsh .....                       | Livingston.  |
| W. H. Smead Co. ....                    | Missoula.    |
| J. M. Gaunt & Co. ....                  | Great Falls. |
| Piatt & Heath Co. ....                  | Helena.      |
| Edward C. Leonard .....                 | Glendive.    |
| J. B. Collins .....                     | Miles City.  |
| Yergey & Yergey .....                   | Bozeman.     |
| W. F. Balensiefer .....                 | Helena.      |
| North Real Estate & Investment Co. .... | Billings.    |
| L. J. Price .....                       | Dillon.      |
| Walter B. Gunniss .....                 | Hamilton.    |
| W. E. Arnot .....                       | Conrad.      |
| James L. Martin .....                   | Lewistown.   |
| E. E. Day .....                         | Kalispell.   |
| J. J. Delaney .....                     | Havre.       |
| Huntsberger-Campbell Land Co. ....      | Great Falls. |
| J. O. Berglin .....                     | Chester.     |
| First National Bank .....               | Culbertson.  |
| Jesse E. Arnot .....                    | Glasgow.     |
| Albert W. Ziebarth .....                | Chinook.     |
| J. H. Miskimen .....                    | Glendive.    |
| John A. Wilson .....                    | Moore.       |
| William Ryder .....                     | Hinsdale.    |
| W. R. Call .....                        | Cascade.     |
| Dor W. Jacobus .....                    | Helena.      |
| H. D. Fisher .....                      | Missoula.    |
| W. A. Walters .....                     | Carlyle.     |
| I. R. Blaisdell .....                   | Plains.      |
| W. D. Bell, Jr. ....                    | Belgrade.    |

New Brunswick Fire Insurance Company.

40 Paterson St., New Brunswick, N. J.

Geo. A. Viehmann, President; Chas. D. Ross, Secretary.

Associated Underwriters, Gen. Agts., 374 Pine St., San Francisco.

Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| Gallatin Land & Investment Co. .... | Bozeman.     |
| Joseph Russell .....                | Butte.       |
| K. O. Slette .....                  | Culbertson.  |
| Maurer & Kirschwing .....           | Great Falls. |
| Henry J. Meili .....                | Havre.       |
| Standard Realty Co. ....            | Helena.      |
| Griffith-Booth Realty Co. ....      | Kalispell.   |
| E. A. Foster .....                  | Lewistown.   |
| August Wiebke .....                 | Miles City.  |
| H. D. Fisher .....                  | Missoula.    |

New Hampshire Fire Insurance Company.

876 Elm St., Manchester, N. H.

Frank W. Sargeant, President; Frank E. Martin, Lewis W. Crockett and Wm. B. Burpee, Secretaries.

Agents.

| Name.  | Address.     |
|--|--------------|
| John W. James .....                            | Anaconda.    |
| H. S. Williston .....                          | Billings.    |
| Philip Dodson .....                            | Bozeman.     |
| Passmore & Co. ....                            | Butte.       |
| Alfred Malmberg .....                          | Great Falls. |
| George A. Reese .....                          | Hamilton.    |
| Louis C. Henry .....                           | Helena.      |
| E. E. Givens .....                             | Kalispell.   |
| Laurel Real Estate, Loan & Investment Co. .... | Laurel.      |
| Morton-Hill Co. ....                           | Lewistown.   |
| Livingston Land & Abstract Co. ....            | Livingston.  |
| John Gibb .....                                | Miles City.  |
| W. H. Smead Co. ....                           | Missoula.    |
| Carbon Land & Abstract Co. ....                | Red Lodge.   |
| Miller & Jordan .....                          | Glendive.    |

New Haven Underwriters (Agency of the Security.)

Elm and Church Sts., New Haven, Conn.

John W. Alling, President; Victor Roth, Secretary.

Edward E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco, Cal.

Agents.

| Name.                         | Address.     |
|-------------------------------|--------------|
| James Paterson .....          | Billings.    |
| Charles Steele .....          | Butte.       |
| L. F. Rutherford .....        | Great Falls. |
| Standard Realty Company ..... | Helena.      |
| August Weibke .....           | Miles City.  |
| W. H. Smead Co., Inc. ....    | Missoula.    |



New Zealand Insurance Company, Ltd.

Auckland, New Zealand.

Clinton Folger and Walter M. Speyer, U. S. Mgrs., 334 California St.,  
San Francisco, Cal.

Agents.

| Name.                              | Address.               |
|------------------------------------|------------------------|
| Robert Allen .....                 | Big Timber.            |
| E. B. Camp .....                   | Billings.              |
| Yergey & Yergey .....              | Bozeman.               |
| Hanson-MacPherson Co. ....         | Butte.                 |
| J. E. Webb .....                   | Chouteau.              |
| R. O. Lunke .....                  | Culbertson.            |
| A. S. Johnson .....                | Dillon.                |
| William E. Ross .....              | Fromberg.              |
| Willis Realty Co. ....             | Glasgow.               |
| Miller & Jordan .....              | Glendive.              |
| Lawrence M. McDonnell .....        | Great Falls.           |
| Walter B. Gunniss .....            | Hamilton.              |
| Olaf G. Skylstead .....            | Havre.                 |
| Biggs Investment Co. ....          | Helena.                |
| Edwin M. Smith .....               | Huntley.               |
| Griffin & Stannard .....           | Kalispell.             |
| Northwest Investment Co. ....      | Laurel.                |
| Edward Brassey .....               | Lewistown.             |
| T. M. Swindlehurst .....           | Livingston.            |
| John Tressler .....                | Malta.                 |
| C. B. Towers Co. ....              | Miles City.            |
| Daniel H. Ross .....               | Missoula.              |
| Scott & Morrow .....               | Moore.                 |
| Carbon Land & Abstract Co. ....    | Red Lodge.             |
| Montana Land & Investment Co. .... | Roundup.               |
| Sarter & Wight .....               | White Sulphur Springs. |

The Niagara-Detroit Underwriters.

(Agency of the Niagra Fire Insurance Co., Detroit Fire & Marine Insurance Co., and Michigan Fire & Marine Insurance Co.)

W. L. Steele, Gen. Agt., 159 La Salle St., Chicago, Ill.

Agents.

| Name.                              | Address.     |
|------------------------------------|--------------|
| Wm. H. Mahoney .....               | Anaconda.    |
| Chas. S. Passmore .....            | Butte.       |
| J. Edwin Shoudy .....              | Darby.       |
| F. A. Flanagan .....               | Fort Benton. |
| Oscar P. Roop .....                | Glasgow.     |
| Edward C. Leonard .....            | Glendive.    |
| Jas. T. Lawson .....               | Great Falls. |
| Henry J. Meili .....               | Havre.       |
| Henry H. Howsley .....             | Kalispell.   |
| Central Montana Land Company ..... | Lewistown.   |
| Security Land & Loan Company ..... | Miles City.  |
| Rhoades & Howard .....             | Missoula.    |
| James T. Lawson .....              | Moore.       |

# Niagara Fire Insurance Company.

25 Liberty St., New York.

Harold Herrick, President; Geo. W. Dewey, Secretary.

W. L. Steele, Gen. Agt., 159 La Salle St., Chicago, Ill.

## Agents.

| Name.  | Address.               |
|--|------------------------|
| Welcome & Peckover .....                       | Anaconda.              |
| Richard E. Morris .....                        | Baker.                 |
| Louis Sponheim .....                           | Basin.                 |
| Robert Allen .....                             | Big Timber.            |
| Billings Loan & Title Co. ....                 | Billings.              |
| S. F. Tuttle .....                             | Boulder.               |
| Thos. P. Parke .....                           | Box Elder.             |
| Robert R. Finlay .....                         | Bozeman.               |
| Edgar B. Merrill .....                         | Bridger.               |
| Slemmons & Booth .....                         | Butte.                 |
| Melvin Rowe .....                              | Cascade.               |
| Chouteau County Bank .....                     | Chester.               |
| Louis V. Bogy .....                            | Chinook.               |
| Jonathan E. Webb .....                         | Chouteau.              |
| Oliver J. Wakefield .....                      | Clyde Park.            |
| Martin Conlin .....                            | Columbia Falls.        |
| Ryan & Withee .....                            | Conrad.                |
| Robert J. Brennen .....                        | Columbus.              |
| Isaac O. Slette .....                          | Culbertson.            |
| Bank of Concord .....                          | Concord.               |
| Eugene A. Steere .....                         | Dayton.                |
| Simon P. Wilson .....                          | Deer Lodge.            |
| Goodwin T. Paul .....                          | Dillon.                |
| John Oliver .....                              | Ekalaka.               |
| Horace G. Pomeroy .....                        | Eureka.                |
| John P. Meadors .....                          | Fairview.              |
| John W. Schnitzler .....                       | Froid.                 |
| Lawrence Wakefield .....                       | Forsyth.               |
| F. A. Flanagan .....                           | Fort Benton.           |
| Reber & Buzzetti .....                         | Fromberg.              |
| Richard E. Johnson .....                       | Glasgow.               |
| Miller & Jordan .....                          | Glendive.              |
| B. P. McNair .....                             | Great Falls.           |
| George W. Vennum .....                         | Harlem.                |
| C. C. Bronson .....                            | Havre.                 |
| H. B. Palmer & Co., Inc. ....                  | Helena.                |
| Wm. Ryder .....                                | Hinsdale.              |
| Chas. M. Patterson .....                       | Hysham.                |
| I. D. Rognlien .....                           | Kalispell.             |
| John S. Kelly .....                            | Kendall.               |
| Laurel Real Estate, Loan & Investment Co. .... | Laurel.                |
| Morton-Hill Company .....                      | Lewistown.             |
| B. T. Krohne .....                             | Livingston.            |
| Fred W. Hall .....                             | Malta.                 |
| Peder J. Eie .....                             | Medicine Lake.         |
| Harry J. Thomas .....                          | Manhattan.             |
| Chas. W. Greening .....                        | Melstone.              |
| John B. Collins .....                          | Miles City.            |
| Brownlee Brothers .....                        | Moccasin.              |
| Mondak State Bank .....                        | Mondak.                |
| Homer Detrick .....                            | Moore.                 |
| M. Nieland Stockwell .....                     | Musselshell.           |
| B. M. Harris .....                             | Park City.             |
| Frank N. Huff .....                            | Plentywood.            |
| Irwin R. Blaisdell .....                       | Plains.                |
| Frank H. Nash .....                            | Polson.                |
| James C. Gregory .....                         | Poplar.                |
| Jack Bennett .....                             | Redstone.              |
| L. O. Caswell .....                            | Red Lodge.             |
| Albert Sutherland .....                        | Ronan.                 |
| Mertana Land & Investment Co. ....             | Roundup.               |
| Addison K. Lusk .....                          | St. Ignatius.          |
| Earl L. Wallace .....                          | Saco.                  |
| Wm. D. Southwick .....                         | Savage.                |
| Richard S. Nutt .....                          | Sidney.                |
| First State Bank .....                         | Shelby.                |
| Newell B. Matthews .....                       | Stanford.              |
| Hobart E. Dawson .....                         | Stockett.              |
| Three Forks Land Co. ....                      | Three Forks.           |
| John P. Kearns .....                           | Townsend.              |
| Chas. H. Jennings .....                        | Whitefish.             |
| Sarter & Wight .....                           | White Sulphur Springs. |
| W. A. Clark .....                              | Virginia City.         |



North British and Mercantile Insurance Company.

London and Edinburgh.

E. G. Richards, U. S. Mgr., 76 William St., New York.

Agents.

| Name.                               | Address.               |
|-------------------------------------|------------------------|
| Wellcome & Peckover .....           | Anaconda.              |
| Louis Sponheim .....                | Basin.                 |
| Yellowstone Investment Co. ....     | Billings.              |
| W. P. Rixon .....                   | Billings.              |
| E. M. Gardner Co. ....              | Bozeman.               |
| S. F. Tuttle .....                  | Boulder.               |
| Lawlor & Rowe .....                 | Butte.                 |
| J. T. Morehead .....                | Chinook.               |
| J. E. Webb .....                    | Chouteau.              |
| E. S. Dodds .....                   | Columbus.              |
| Ryan & Withee .....                 | Conrad.                |
| J. H. Meyers .....                  | Deer Lodge.            |
| E. D. White .....                   | Dillon.                |
| Oscar J. Wackerlin .....            | Fort Benton.           |
| Rosebud Abstract Co. ....           | Forsyth.               |
| Willis Realty Co. ....              | Glasgow.               |
| F. F. Hagan .....                   | Glendive.              |
| Chas. D. Eliot .....                | Great Falls.           |
| James F. Torrence .....             | Hamilton.              |
| Biggs Investment Co. ....           | Helena.                |
| L. D. Glenn .....                   | Harlowton.             |
| Griffin & Stannard .....            | Kalispell.             |
| Northwest Investment Co. ....       | Laurel.                |
| Edmund Wright .....                 | Lewistown.             |
| Livingston Land & Abstract Co. .... | Livingston.            |
| I. W. Choate .....                  | Manhattan.             |
| Calvin Investment Co. ....          | Miles City.            |
| Peckham, Pettitt & Osborne .....    | Missoula.              |
| Scott & Morrow .....                | Moore.                 |
| Carbon Land & Abstract Co. ....     | Red Lodge.             |
| Wm. J. Jameson .....                | Roundup.               |
| The First State Bank .....          | Stevensville.          |
| B. C. Leech, Sr. ....               | Valier.                |
| Wood & Hampton .....                | White Sulphur Springs. |

Northern Assurance Company, Limited.

London, England.

George W. Babb, U. S. Mgr., 55 John St., New York.

G. H. Lermitt, Mgr., 642 Monadnock Block, Chicago.

Agents.

| Name.  | Address.               |
|--|------------------------|
| Wellcome & Peckover .....                      | Anaconda.              |
| John Grayson .....                             | Antelope.              |
| William Powers .....                           | Bainville.             |
| Richard F. Smith .....                         | Baker.                 |
| Louis Sponheim .....                           | Basin.                 |
| State Bank of Belt, Inc. ....                  | Belt.                  |
| Carl E. Fodness .....                          | Bigfork.               |
| John G. Ellingson .....                        | Big Timber.            |
| Horace S. Williston .....                      | Billings.              |
| S. F. Tuttle .....                             | Boulder.               |
| Charles E. Dunlop .....                        | Bozeman.               |
| Mutual State Bank .....                        | Broadview.             |
| Hanson-MacPherson Co. ....                     | Butte.                 |
| Jacob N. Harvey .....                          | Chester.               |
| Robert E. O'Keefe .....                        | Chinook.               |
| George A. Westover .....                       | Columbus.              |
| Carl H. Sands .....                            | Concord.               |
| R. Ferguson .....                              | Conrad.                |
| The Valley Land Co. ....                       | Culbertson.            |
| Geo. Brawith .....                             | Dayton.                |
| Thomas F. Shea .....                           | Deer Lodge.            |
| Abraham Louis Stone .....                      | Dillon.                |
| Daniel C. Kenyon .....                         | Dodson.                |
| P. C. Aller .....                              | Drummond.              |
| John Oliver .....                              | Ekalaka.               |
| H. G. Pomeroy .....                            | Eureka.                |
| Rosebud Abstract Co. ....                      | Forsyth.               |
| Thomas A. Cummings .....                       | Fort Benton.           |
| J. W. Schnitzler .....                         | Froid.                 |
| Walter W. Thorne .....                         | Galata.                |
| Sidney J. Rundle .....                         | Glasgow.               |
| R. H. Watson .....                             | Glendive.              |
| Frery & Burlingame .....                       | Great Falls.           |
| Johnston Bros. ....                            | Hamilton.              |
| Edmund L. Kelly, Jr. ....                      | Hardin.                |
| John Collins .....                             | Harlem.                |
| Chas. A. Rose .....                            | Havre.                 |
| H. B. Palmer & Co., Inc. ....                  | Helena.                |
| John P. Breeden .....                          | Helena.                |
| John T. Laws .....                             | Helena.                |
| The Homestead Land & Townsite Co. ....         | Hingham.               |
| Lewis D. Womeldorf .....                       | Hobson.                |
| Joseph E. Prindle .....                        | Ismay.                 |
| Claude E. Husdon .....                         | Joliet.                |
| Arthur W. Simon .....                          | Kalispell.             |
| Laurel Real Estate, Loan & Investment Co. .... | Laurel.                |
| Empire Land & Investment Co., Inc. ....        | Lewistown.             |
| William Jennison .....                         | Libby.                 |
| Harry W. Dyer .....                            | Livingston.            |
| Harry J. Thomas .....                          | Manhattan.             |
| Ryerson & Masek .....                          | Medicine Lake.         |
| Jos. E. Farnum .....                           | Miles City.            |
| Peckham, Pettitt & Osborne .....               | Missoula.              |
| Scott & Morrow .....                           | Moore.                 |
| N. Louis Nelson .....                          | Plentywood.            |
| F. H. Nash .....                               | Polson.                |
| Eugene B. Provinse .....                       | Red Lodge.             |
| Ronan State Bank .....                         | Ronan.                 |
| William J. Wallin .....                        | Rosebud.               |
| C. F. Richardson .....                         | Roundup.               |
| Sidney J. Rundle .....                         | Saco.                  |
| Chas. D. Kichey .....                          | Shelby.                |
| Farmers State Bank .....                       | Sidney.                |
| N. B. Matthews .....                           | Stanford.              |
| First State Bank .....                         | Thompson.              |
| Montana Land & Live Stock Co. ....             | Three Forks.           |
| J. P. Kearns .....                             | Townsend.              |
| Jackson & Cassel .....                         | Twin Bridges.          |
| C. H. Kester .....                             | Valier.                |
| John Z. Clem .....                             | Virginia City.         |
| Merle C. Groene .....                          | Whitefish.             |
| Ike E. O. Pace .....                           | Whitehall.             |
| T. F. McDowell .....                           | White Sulphur Springs. |
| Stephen J. Leahy .....                         | Wibaux.                |
| A. J. Just .....                               | Yates.                 |
| W. C. Henderson .....                          | Jordan.                |
| James G. Burke .....                           | Stateline.             |



### North River Insurance Company.

93-97 William St., New York.

William E. Hutchins, President; Frederick H. Crum, Secretary.

Associated Underwriters, Inc., Gen. Agts., 374 Pine St., San Francisco, Cal.

#### Agents.

| Name.                                      | Address.     |
|--|--------------|
| Montana Mortgage Company .....             | Billings.    |
| Kilmer & Ross .....                        | Butte.       |
| A. L. Stone .....                          | Dillon.      |
| William W. Huntsberger .....               | Great Falls. |
| Balensiefer Realty & Investment Co., ..... | Helena.      |
| John T. Laws .....                         | Helena.      |
| F. W. Merigold .....                       | Kalispell.   |
| American Loan & Investment Co. ....        | Lewistown.   |
| John Gibb .....                            | Miles City.  |
| B. W. Brockway .....                       | Malta.       |
| W. H. Smead Co. ....                       | Missoula.    |
| Carbon Land & Abstract Co. ....            | Red Lodge.   |

### Northwestern Fire & Marine Insurance Company.

13 and 15 North 4th St., Minneapolis, Minnesota.

Walter C. Leach, President; Robert H. Rose, Secretary.

#### Agents.

| Name.   | Address.     |
|---|--------------|
| O. P. Waller .....                                  | Antelope.    |
| Richard F. Smith .....                              | Baker.       |
| William Powers .....                                | Bainville.   |
| Yellowstone Investment Co. ....                     | Billings.    |
| Williams Land Co. ....                              | Bozeman.     |
| W. M. Buckles .....                                 | Buffalo.     |
| Lawlor & Rowe .....                                 | Butte.       |
| C. R. Walline .....                                 | Broadview.   |
| F. H. Peterson .....                                | Benchland.   |
| James W. Geiger .....                               | Big Timber.  |
| State Bank of Belt .....                            | Belt.        |
| J. E. Ritchey .....                                 | Conrad.      |
| W. A. Walters .....                                 | Carlyle.     |
| Bruce R. McNamer .....                              | Cut Bank.    |
| Frank M. Catlin .....                               | Culbertson.  |
| J. O. Berglin .....                                 | Chester.     |
| Robert E. O'Keefe .....                             | Chinook.     |
| L. J. Onstad .....                                  | Coalridge.   |
| George Sollid .....                                 | Dutton.      |
| P. V. Lofgren .....                                 | Dagmar.      |
| F. M. Schaefer .....                                | Fairview.    |
| J. W. Schnitzler .....                              | Froid.       |
| Grover C. Schmidt .....                             | Fort Benton. |
| Dowlin-Squier Loan & Investment Co. ....            | Forsyth.     |
| J. E. Arnot .....                                   | Glasgow.     |
| James D. Walsh .....                                | Glendive.    |
| B. P. McNair .....                                  | Great Falls. |
| A. A. Freseman, Jr. ....                            | Geyser.      |
| Geo. W. Vennum .....                                | Harlem.      |
| Robert N. Jones .....                               | Harlowton.   |
| E. C. Carruth .....                                 | Havre.       |
| W. J. Peterson .....                                | Hedgesville. |
| Standard Realty Co. ....                            | Helena.      |
| Jasper W. Day .....                                 | Huntley.     |
| First State Bank .....                              | Hobson.      |
| Homestead Land & Townsite Co. ....                  | Hingham.     |
| Wm. Ryder .....                                     | Hinsdale.    |
| Thacher-Torrence General Land & Investment Co. .... | Hamilton.    |
| H. L. Bills .....                                   | Judith Gap.  |
| Griffin & Stannard .....                            | Kalispell.   |
| W. H. Roberts .....                                 | Livingston.  |
| Northwestern Investment Co. ....                    | Laurel.      |
| American Loan & Investment Co. ....                 | Lewistown.   |
| John Gibb .....                                     | Miles City.  |
| Pettitt & Osborne .....                             | Missoula.    |
| Mondak State Bank .....                             | Mondak.      |
| Scott & Morrow .....                                | Moore.       |
| F. W. Hall .....                                    | Malta.       |

# Northwestern Fire & Marine Insurance Company—(Continued.)

| Name.                         | Address.       |
|-------------------------------|----------------|
| George L. Ryerson .....       | Medicine Lake. |
| Cephas Inabnit .....          | Manhattan.     |
| P. Anton Peterson .....       | McCabe.        |
| Lawrence V. Jackson .....     | Moccasin.      |
| N. L. Nelson .....            | Plentywood.    |
| Bickford Land & Loan Co. .... | Polson.        |
| Traders State Bank .....      | Poplar.        |
| William J. Wallin .....       | Rosebud.       |
| Eldon J. Crull .....          | Roundup.       |
| Jack Bennett .....            | Redstone.      |
| E. B. Provinse .....          | Red Lodge.     |
| W. S. Southwick .....         | Savage.        |
| Frank W. Meredith .....       | Stanford.      |
| First State Bank .....        | Shelby.        |
| Gustav Oie .....              | Scobey.        |
| First State Bank .....        | Stevensville.  |
| Farmers State Bank .....      | Sidney.        |
| Sidney J. Rundle .....        | Saco.          |
| Engebret M. Paulson .....     | Three Forks.   |
| Farmers State Bank .....      | Victor.        |
| C. H. Kester .....            | Valier.        |
| First State Bank .....        | Wibaux.        |
| A. J. Just .....              | Yates.         |

## Northwestern National Insurance Company.

Wisconsin and Jackson Sts., Milwaukee, Wisconsin.

Wilford M. Patton, President; Joseph Huebl, Secretary.

### Agents.

| Name.                              | Address.     |
|------------------------------------|--------------|
| H. K. Cohen .....                  | Huntley.     |
| Fred M. Davidson .....             | Anaconda.    |
| C. H. Morse .....                  | Belgrade.    |
| John G. Ellingson .....            | Big Timber.  |
| Montana Mortgage Co. ....          | Billings.    |
| H. Clyde Nelson & Co. ....         | Bozeman.     |
| L. M. Schott .....                 | Butte.       |
| Melvin Rowe .....                  | Cascade.     |
| John C. Duff .....                 | Chinook.     |
| Robert J. Brennen .....            | Columbus.    |
| Ryan & Withee .....                | Conrad.      |
| Paul Babcock .....                 | Culbertson.  |
| J. H. Meyers .....                 | Deer Lodge.  |
| R. W. Boone .....                  | Dillon.      |
| G. A. Morse .....                  | Drummond.    |
| Dowlin-Squier Loan & Inv. Co. .... | Forsyth.     |
| M. W. Tobey .....                  | Fort Benton. |
| F. A. Stiers .....                 | Frenchtown.  |
| R. E. Reber .....                  | Fromberg.    |
| Feeham & Dahms .....               | Glasgow.     |
| E. C. Leonard .....                | Glendive.    |
| Dudley Crowther .....              | Great Falls. |
| W. B. Gunniss .....                | Hamilton.    |
| Henry J. Meili .....               | Havre.       |
| Pioneer Realty Co. ....            | Helena.      |
| Young & Young .....                | Joliet.      |
| F. W. Merigold .....               | Kalispell.   |
| B. G. Brockway .....               | Laurel.      |
| F. J. Robinson .....               | Lewistown.   |
| M. J. Walsh .....                  | Livingston.  |
| Geo. K. Clarke .....               | Manhattan.   |
| Sorenson & Burbank .....           | Miles City.  |
| Hughes & Ferguson .....            | Missoula.    |
| D. F. Riggs .....                  | Piedmont.    |
| I. R. Blaisdell .....              | Plains.      |
| Sylvester C. Bibee .....           | Polson.      |
| J. D. Larson .....                 | Ronan.       |
| E. J. Crull .....                  | Roundup.     |
| Wm G. Armstrong .....              | Terry.       |
| Treasure State Realty Co. ....     | Thompson.    |
| James M. Dolan .....               | Three Forks. |
| Fred W. Schmitz .....              | Townsend.    |
| O. L. Bishop .....                 | Helena.      |
| Albert Budas & Co. ....            | Red Lodge.   |
| E. A. Howell .....                 | Hardin.      |
| F. H. Peterson .....               | Benchland.   |
| H. F. Miller .....                 | Fort Benton. |
| J. A. Hatch .....                  | Harlem.      |



Norwich Union Fire Insurance Society, Ltd.

Norwich, England.

J. Montgomery Hare, U. S. Manager, 59 John St., New York City.

W. H. Lowden, Manager, 558 Sacramento St., San Francisco, Cal.

Agents.

| Name.                          | Address.       |
|--------------------------------|----------------|
| W. H. Mahoney .....            | Anaconda.      |
| O. P. Waller .....             | Antelope.      |
| W. R. Barber .....             | Baker.         |
| T. C. Garvey .....             | Ballantine.    |
| Louis Sponheim .....           | Basin.         |
| J. Harry Wright .....          | Bear Creek.    |
| W. L. Miller .....             | Belfry.        |
| Wm. Fitzstephens .....         | Belgrade.      |
| State Bank of Belt, Inc. ....  | Belt.          |
| John G. Ellingson .....        | Big Timber.    |
| W. A. Combs .....              | Billings.      |
| S. F. Tuttle .....             | Boulder.       |
| Yergey & Yergey .....          | Bozeman.       |
| H. H. Peters .....             | Bridger.       |
| Lawlor & Rowe .....            | Butte.         |
| A. B. Inkster .....            | Camas.         |
| Chinook Real Estate Co. ....   | Chinook.       |
| E. S. Dodds .....              | Columbus.      |
| R. M. Hattersley .....         | Conrad.        |
| Corvallis State Bank .....     | Corvallis.     |
| Sever Thompson .....           | Darby.         |
| A. L. Stone .....              | Dillon.        |
| L. J. B. Chapman .....         | Eureka.        |
| G. A. Horkan .....             | Forsyth.       |
| Thomas A. Cummings .....       | Fort Benton.   |
| John Brown .....               | Froid.         |
| Milk River Valley Bank .....   | Glasgow.       |
| B. P. McNair .....             | Great Falls.   |
| George A. Reese .....          | Hamilton.      |
| Johnston & Tupper .....        | Hardin.        |
| P. M. Bosley .....             | Harlem.        |
| E. C. Carruth .....            | Havre.         |
| L. C. Henry .....              | Helena.        |
| Arthur Ward .....              | Helena.        |
| J. R. Middleton .....          | Hysham.        |
| C. E. Hudson .....             | Joliet.        |
| Griffin & Stannard .....       | Kalispell.     |
| Lavina Investment Co. ....     | Lavina.        |
| Cock-Reynolds Co. ....         | Lewistown.     |
| T. M. Swindlehurst .....       | Livingston.    |
| I. W. Choate .....             | Manhattan.     |
| Chas. A. Haskins .....         | Medicine Lake. |
| Elmer H. Pond .....            | Melrose.       |
| John Gibb .....                | Miles City.    |
| Wheeldon-Rossi Co. ....        | Missoula.      |
| Scott & Morrow .....           | Moore.         |
| M. D. Kelly .....              | Piedmont.      |
| Norcross-Inkster Co. ....      | Plains.        |
| Ed Erickson .....              | Plentywood.    |
| Frank Stone .....              | Polson.        |
| Frank Hunter .....             | Poplar.        |
| Frank P. Whicher .....         | Red Lodge.     |
| Mason & Swee .....             | Ronan.         |
| C. H. Tyler .....              | Roundup.       |
| T. E. Crutcher .....           | Saco.          |
| J. W. Stearns .....            | Salesville.    |
| Ccwee Law & Realty Co. ....    | Savage.        |
| Carl L. Brattin .....          | Sidney.        |
| First State Bank .....         | Stevensville.  |
| Tooley, Baxter & Tice .....    | Twodot.        |
| Treasure State Realty Co. .... | Thompson.      |
| Harry Smith .....              | Whitefish.     |
| R. B. Chappell .....           | Wibaux.        |
| C. H. Kester .....             | Valier.        |

### Orient Insurance Company.

20-22 Trinity St., Hartford, Conn.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Secretary.  
James Wyper, Mgr., 571 Sacramento St., San Francisco.

#### Agents.

| Name.                               | Address.          |
|-------------------------------------|-------------------|
| Robert Allen .....                  | Big Timber.       |
| E. B. Camp .....                    | Billings.         |
| Gallatin Land & Investment Co. .... | Bozeman.          |
| J. H. Curtis Co. ....               | Butte.            |
| Goodwin Speed .....                 | Butte.            |
| O. J. Wakefield .....               | Clyde Park.       |
| A. L. Jordan .....                  | Columbia Falls.   |
| L. J. Price .....                   | Dillon.           |
| J. E. Arnot .....                   | Glasgow.          |
| R. H. Watson .....                  | Glendive.         |
| John A. Shaw .....                  | Gold Creek.       |
| J. M. Gaunt & Co. ....              | Great Falls.      |
| G. C. Perkins .....                 | Harlowton.        |
| Daniel T. Goff .....                | Hamilton.         |
| Standard Realty Co. ....            | Helena.           |
| Bessette & Co. ....                 | Havre.            |
| William Shaw .....                  | Helmville.        |
| Griffin & Stannard .....            | Kalispell.        |
| E. A. Foster .....                  | Lewistown.        |
| M. J. Walsh .....                   | Livingston.       |
| John Gibb. ....                     | Miles City.       |
| William Dyson .....                 | Missoula.         |
| Carbon Land & Abstract Co. ....     | Red Lodge.        |
| T. F. Archer .....                  | Roundup.          |
| E. H. McDowell .....                | Terry.            |
| Logan & Cochran .....               | Stevensville.     |
| C. E. Adams .....                   | Three Forks.      |
| Carl B. Campbell .....              | Jefferson Island. |
| Abbott & Ford .....                 | Anaconda.         |

### Palatine Insurance Company, Limited.

London, England.

A. H. Wray, U. S. Mgr., Pine and William Sts., New York.  
E. T. Neibling, Mgr., 343 Sansome St., San Francisco.

#### Agents.

| Name.                           | Address.               |
|---------------------------------|------------------------|
| W. H. Mahoney .....             | Anaconda.              |
| O. N. Perry .....               | Butte.                 |
| National Mining & Inv. Co. .... | Butte.                 |
| W. P. Matheson .....            | Billings.              |
| R. R. Finlay .....              | Bozeman.               |
| Robert Allen .....              | Big Timber.            |
| Louis Sponheim .....            | Basin.                 |
| A. S. Johnson .....             | Dillon.                |
| Rosebud Abstract Co. Inc. ....  | Forsyth.               |
| Frery & Burlingame .....        | Great Falls.           |
| Jens Rivenes .....              | Glendive.              |
| Schroeder Bros Co., .....       | Helena.                |
| Johnston Bros. ....             | Hamilton.              |
| Griffin & Stannard .....        | Kalispell.             |
| T. M. Swindlehurst .....        | Livingston.            |
| H. A. Speed .....               | Lewistown.             |
| O. B. S. Orr .....              | Missoula.              |
| H. D. Fisher .....              | Missoula.              |
| E. L. Johnson .....             | Plains.                |
| Frank P. Whicher .....          | Red Lodge.             |
| Logan & Cochran .....           | Stevensville.          |
| E. H. Goodman .....             | Townsend.              |
| Alburn O. Hewitt .....          | Terry.                 |
| Wood & Hampton .....            | White Sulphur Springs. |
| Security Land & Loan Co. ....   | Miles City.            |



**Pelican Assurance Company.**

47 Cedar St., New York.

L. P. Bayard, President; A. D. Irving, Jr., Secretary.

W. Irving, Gen. Agt., 320 Sansome St., San Francisco, Cal.

**Agents.**

| Name.                       | Address.     |
|-----------------------------|--------------|
| Johnson & McLenegan .....   | Butte.       |
| Sol Poznanski .....         | Helena.      |
| Morton-Hill Co. ....        | Lewistown.   |
| A. D. Baker .....           | Roundup.     |
| L. F. Rutherford .....      | Great Falls. |
| G. F. Coad & Co. ....       | Billings.    |
| Citizens State Bank .....   | Culbertson.  |
| The Patt-Tuggle Co. ....    | Miles City.  |
| O. E. Myers Realty Co. .... | Bozeman.     |
| The Brooks Realty Co. ....  | Livingston.  |
| Chas. W. Hedger .....       | Missoula.    |
| F. W. Merigold .....        | Kalispell.   |

**The Pennsylvania Fire Insurance Company.**

510 Walnut St., Philadelphia, Penn.

R. Dale Benson, President; W. Gardner Crowell, Secretary.

R. W. Osborn, Mgr., 558 Sacramento St., San Francisco, Cal.

**Agents.**

| Name.  | Address.       |
|--|----------------|
| Wellcome & Peckover .....                      | Anaconda.      |
| Louis Sponheim .....                           | Basin.         |
| H. O. Kellogg .....                            | Big Timber.    |
| Chas. F. Burton .....                          | Billings.      |
| W. B. Burket Co. ....                          | Bozeman.       |
| Huston & Elderkin .....                        | Butte.         |
| Frank D. Ovesen .....                          | Chinook.       |
| P. H. Hawkins .....                            | Columbus.      |
| R. M. Hattersley .....                         | Conrad.        |
| Paul T. Harper .....                           | Culbertson.    |
| E. W. Dennison .....                           | Chester.       |
| E. Scharnikow .....                            | Deer Lodge.    |
| A. L. Stone .....                              | Dillon.        |
| Dowlin-Squier Loan & Investment Co. ....       | Forsyth.       |
| Miller & Jordan .....                          | Glendive.      |
| O. F. Wadsworth, Jr. ....                      | Great Falls.   |
| R. E. Johnson .....                            | Glasgow.       |
| P. M. Bosley .....                             | Harlem.        |
| Robert N. Jones .....                          | Harlowton.     |
| E. C. Carruth .....                            | Havre.         |
| F. A. Motz & Co. ....                          | Helena.        |
| Cook-Reynolds Co. ....                         | Hobson.        |
| Walter B. Gunniss .....                        | Hamilton.      |
| E. E. Givens .....                             | Kalispell.     |
| Laurel Real Estate, Loan & Investment Co. .... | Laurel.        |
| Cook-Reynolds Co. ....                         | Lewistown.     |
| T. M. Swindlehurst .....                       | Livingston.    |
| J. B. Collins .....                            | Miles City.    |
| Peckham, Pettitt & Osobrne .....               | Missoula.      |
| Homer Detrick .....                            | Moore.         |
| John A. Tressler .....                         | Malta.         |
| Ober & Gregg .....                             | Polson.        |
| Montana Land & Investment Co. ....             | Roundup.       |
| E. B. Provinse .....                           | Red Lodge.     |
| Earl Wineman .....                             | Stanford.      |
| A. O. Hewitt .....                             | Terry.         |
| E. H. Goodman .....                            | Townsend.      |
| Wm. L. Bullock .....                           | Valier.        |
| S. V. Stewart .....                            | Virginia City. |
| Bushell & Rucker .....                         | Wibaux.        |
| Elmer L. Geddes .....                          | Whitefish.     |

People's National Fire Insurance Company.

305 and 307 Walnut St., Wilmington, Delaware.

Louis S. Amonson, President; Henry T. Alley, Secretary.

W. A. Laidlaw, Mgr., 311-313 Nicollet Ave., Minneapolis, Minn.

Agents.

| Name.                         | Address.     |
|-------------------------------|--------------|
| Paul J. Davies .....          | Bozeman.     |
| Hayes Cannon .....            | Butte.       |
| T. A. Beeman .....            | Broadview.   |
| W. J. Leahy .....             | Chester.     |
| Lawrence Wakefield .....      | Forsyth.     |
| Mark A. Strong .....          | Floweree.    |
| Hans A. Jensen .....          | Glendive.    |
| L. F. Rutherford .....        | Great Falls. |
| Oscar Dahl .....              | Harlowton.   |
| Henry J. Meili .....          | Havre.       |
| Zimmerman & Moulton .....     | Helena.      |
| I. D. Rognlien .....          | Kalispell.   |
| H. L. Bills .....             | Judith Gap.  |
| Lavina Inv. Co. ....          | Lavina.      |
| Morton-Hill Co. ....          | Lewistown.   |
| Joseph Brooks .....           | Livingston.  |
| S. E. Peterson .....          | Moore.       |
| W. H. Smead Co. ....          | Missoula.    |
| Security Land & Loan Co. .... | Miles City.  |
| Swanson & Reid .....          | Roundup.     |
| Frank Meredith .....          | Stanford.    |
| Gene McCarthy .....           | Townsend.    |
| Paul A. Fischer .....         | Wibaux.      |
| A. J. Just .....              | Yates.       |
| Walter B. Sands .....         | Chinook.     |
| John G. Schwarder .....       | Valier.      |
| W. E. Arnot .....             | Conrad.      |
| William J. Minkiewitz .....   | Hingham.     |
| J. E. Arnot .....             | Glasgow.     |
| Citizens State Bank .....     | Culbertson.  |
| B. W. Brockway .....          | Malta.       |
| Wm. Powers .....              | Bainville.   |

Philadelphia Underwriters.

(Agency of the Fire Association of Philadelphia and the Insurance Company of North America.)

Philadelphia, Penn.

J. W. Cochran, Mgr., 29 So. La Salle St., Chicago, Ill.

Agents.

| Name.                                 | Address.     |
|---------------------------------------|--------------|
| Wellcome & Peckover .....             | Anaconda.    |
| C. C. Covington .....                 | Augusta.     |
| Warden Barrere .....                  | Benchland.   |
| Carl E. Fodness .....                 | Big Fork.    |
| W. A. Ragan .....                     | Big Sandy.   |
| Robert Allen .....                    | Big Timber.  |
| North Real Estate Investment Co. .... | Billings.    |
| W. B. Burket Co. ....                 | Bozeman.     |
| Robert E. Drummond .....              | Bridger.     |
| Ovila Nadeau .....                    | Butte.       |
| Norcross-Inkster Co. ....             | Camas.       |
| A. H. Stewart .....                   | Carter.      |
| William Chittick .....                | Chester.     |
| D. L. Blackstone .....                | Chinook.     |
| J. E. Webb .....                      | Chouteau.    |
| Samuel A. Sollid .....                | Conrad.      |
| R. O. Lunke .....                     | Culbertson.  |
| Charles N. Thomas .....               | Cut Bank.    |
| A. L. Stone .....                     | Dillon.      |
| George Sollid .....                   | Dutton.      |
| R. E. Johnson .....                   | Glasgow.     |
| Miller & Jordan .....                 | Glendive.    |
| Henry H. Stanley .....                | Great Falls. |



Philadelphia Underwriters—(Continued).

| Name.                               | Address.      |
|-------------------------------------|---------------|
| Daniel T. Goff .....                | Hamilton.     |
| E. C. Carruth .....                 | Havre.        |
| Schroeder Bros. Co. ....            | Helena.       |
| Percy B. Churchill .....            | Helena.       |
| Homestead Land & Townsite Co. ....  | Hingham.      |
| Frank D. Stoop .....                | Kalispell.    |
| Hilger Loan & Realty Co., Inc. .... | Lewistown.    |
| D. P. Boyle .....                   | Libby.        |
| Livingston Land & Abstract Co. .... | Livingston.   |
| Security Land & Loan Co. ....       | Miles City.   |
| W. H. Smead Co., Inc. ....          | Missoula.     |
| Ed. Erickson .....                  | Plentywood.   |
| J. A. Trow .....                    | Polson.       |
| Albert Sutherland .....             | Ronan.        |
| Howard E. Washburn .....            | Shelby.       |
| Archie W. Harrigan .....            | Stanford.     |
| C. E. Adams .....                   | Three Forks.  |
| Lynn Comfort .....                  | Twin Bridges. |
| The W. A. Orgain Co. ....           | Wibaux.       |

Phoenix Assurance Company, Limited.

L. P. Bayard and P. Beresford, Joint Mgrs., 47 Cedar St., New York.

W. Irving, Gen. Agt., 320 Sansome St., San Francisco.

Agents.

| Name.  | Address.       |
|--|----------------|
| Wellcome & Peckover .....                      | Anaconda.      |
| O. P. Waller .....                             | Antelope.      |
| M. V. Conroy & Co. ....                        | Butte.         |
| W. P. Matheson .....                           | Billings.      |
| Yergey & Yergey .....                          | Bozeman.       |
| Robert Allen .....                             | Big Timber.    |
| H. H. Peters .....                             | Bridger.       |
| Robert J. Brennen .....                        | Columbus.      |
| A. W. Ziebarth .....                           | Chinook.       |
| R. O. Lunke .....                              | Culbertson.    |
| J. E. Webb .....                               | Chouteau.      |
| David J. Ryan .....                            | Conrad.        |
| Edward Scharnikow .....                        | Deer Lodge.    |
| A. L. Stone .....                              | Dillon.        |
| Oscar J. Wackerlin .....                       | Fort Benton.   |
| Rosebud Abstract Co. ....                      | Forsyth.       |
| L. C. Ulm .....                                | Fromberg.      |
| Frery & Burlingame .....                       | Great Falls.   |
| A. S. Hartman .....                            | Gardiner.      |
| Oscar P. Roop .....                            | Glasgow.       |
| A. T. Anderson .....                           | Harlowton.     |
| O. G. Skylstead .....                          | Havre.         |
| Johnston Bros. ....                            | Hamilton.      |
| C. F. Ellis & Co. ....                         | Helena.        |
| E. M. Smith .....                              | Huntley.       |
| C. E. Hudson .....                             | Joliet.        |
| Griffith-Booth Realty Co. ....                 | Kalispell.     |
| Laurel Real Estate, Loan & Investment Co. .... | Laurel.        |
| Hilger Loan & Realty Co. ....                  | Lewistown.     |
| Livingston Land & Abstract Co. ....            | Livingston.    |
| C. E. Comer .....                              | Medicine Lake. |
| Scott & Morrow .....                           | Moore.         |
| Mondak State Bank .....                        | Mondak.        |
| Wheeldon-Rossi Co. ....                        | Missoula.      |
| J. E. Farnum .....                             | Miles City.    |
| James Wilson .....                             | Malta.         |
| Ober & Gregg .....                             | Polson.        |
| L. O. Caswell .....                            | Red Lodge.     |
| Wm. J. Jameson .....                           | Roundup.       |
| N. L. Nelson .....                             | Plentywood.    |
| James A. Johnson .....                         | Shelby.        |
| W. S. Southwick .....                          | Savage.        |
| E. M. Paulson .....                            | Three Forks.   |
| B. C. Leech, Sr. ....                          | Valier.        |
| H. C. Wegner .....                             | Whitefish.     |
| Farmers & Merchants Bank .....                 | Poplar.        |
| Norcross-Inkster Co. ....                      | Plains.        |

The Phoenix Insurance Company.

783 Main St., Hartford, Connecticut.

D. W. C. Skilton, President; John B. Knox and Thomas C. Temple, Secretaries.

George H. Tyson, Gen. Agt., Sacramento and Leidesdorff Sts., San Francisco, Cal.

Agents.

| Name.  | Address.      |
|--|---------------|
| Wellcome & Peckover .....                      | Anaconda.     |
| John L. Mayer .....                            | Augusta.      |
| A. T. Morgan .....                             | Butte.        |
| Montana Realty & Loan Co. ....                 | Billings.     |
| Robert Allen .....                             | Big Timber.   |
| W. B. Burket & Company .....                   | Bozeman.      |
| A. T. Rutledge .....                           | Belgrade.     |
| R. J. Brennen .....                            | Columbus.     |
| P. Kelly .....                                 | Conrad.       |
| I. O. Slette .....                             | Culbertson.   |
| G. T. Paul .....                               | Dillon.       |
| J. H. Meyers .....                             | Deer Lodge.   |
| H. G. Pomeroy .....                            | Eureka.       |
| Rosebud Abstract Company .....                 | Forsyth.      |
| Jno. P. Meadors .....                          | Fairview.     |
| R. E. Reber .....                              | Fromberg.     |
| Frary & Burlingame .....                       | Great Falls.  |
| Miller & Jordan .....                          | Glendive.     |
| R. E. Johnson .....                            | Glasgow.      |
| Johnston & Tupper .....                        | Hardin.       |
| J. W. Day .....                                | Huntley.      |
| W. E. Ford & Co. ....                          | Hedges.       |
| Biggs Investment Company .....                 | Helena.       |
| Walter B. Gunniss .....                        | Hamilton.     |
| J. W. Freeman .....                            | Harlowton.    |
| Wm. Shaw .....                                 | Helmville.    |
| First State Bank .....                         | Hobson.       |
| Griffin & Stannard .....                       | Kalispell.    |
| Hilger Loan & Realty Co. ....                  | Lewistown.    |
| T. M. Swindlehurst .....                       | Livingston.   |
| Laurel Real Estate. Loan & Investment Co. .... | Laurel.       |
| Peckham, Pettitt & Osborne .....               | Missoula.     |
| George W. Greening .....                       | Melstone.     |
| Security Land & Loan Co. ....                  | Miles City.   |
| Homer Detrick .....                            | Moore.        |
| Walter White .....                             | Manhattan.    |
| I. R. Blaisdell .....                          | Plains.       |
| Traders State Bank .....                       | Poplar.       |
| Jacob Kivikangas .....                         | Red Lodge.    |
| Montana Land & Investment Co. ....             | Roundup.      |
| G. W. Noffsinger .....                         | Somers.       |
| E. O. Lewis .....                              | Stevensville. |
| First National Bank .....                      | Sidney.       |
| Harry A. Vagg .....                            | Saco.         |
| A. J. Wilcomb .....                            | Twin Bridges. |
| J. C. Kinney .....                             | Wibaux.       |
| Smith & Shewe .....                            | Butte.        |
| Reynolds & McDowell .....                      | Butte.        |
| Boyer Bros. ....                               | Billings.     |
| Jno. G. Ellingson .....                        | Big Timber.   |
| O. E. Myers Realty Co. ....                    | Bozeman.      |
| W. D. Bell, Jr. ....                           | Belgrade.     |
| Citizens State Bank .....                      | Culbertson.   |
| R. R. Price .....                              | Dillon.       |
| T. F. Shea .....                               | Deer Lodge.   |
| Electric City Land Co. ....                    | Great Falls.  |
| Sidney J. Rundle .....                         | Glasgow.      |
| J. T. Laws .....                               | Helena.       |
| James F. Torrence .....                        | Hamilton.     |
| Frank D. Stoop .....                           | Kalispell.    |
| Jas. L. Martin .....                           | Lewistown.    |
| F. Bender .....                                | Livingston.   |
| O. B. S. Orr .....                             | Missoula.     |
| Custer Commission Company .....                | Miles City.   |
| Cephas Inabnit .....                           | Manhattan.    |
| Leonel E. Manning .....                        | Stevensville. |
| Jas. A. Johnson .....                          | Shelby.       |
| F. E. McCall .....                             | Whitehall.    |



Providence Washington Insurance Company.

20 Market Square, Providence, R. I.

J. B. Branch, President; A. G. Beals, Secretary.

J. F. D. Curtis, Mgr., 300 California St., San Francisco, Cal.

Agents.

| Name.                                     | Address.      |
|---|---------------|
| John W. James                             | Anaconda.     |
| Andrew P. McAnelly                        | Belt.         |
| J. A. Lowry & Co.                         | Big Timber.   |
| Montana Mortgage Co.                      | Billings.     |
| Robert R. Finlay                          | Bozeman.      |
| Edgar B. Merrill                          | Bridger.      |
| Lawlor & Rowe                             | Butte.        |
| Mutual State Bank                         | Broadview.    |
| J. O. Berglin                             | Chester.      |
| O. J. Wakefield                           | Clyde Park.   |
| R. J. Brennen                             | Columbus.     |
| Mark S. Darling                           | Conrad.       |
| G. E. Whitman                             | Dixon.        |
| Albert S. Johnson                         | Dillon.       |
| L. J. B. Chapman.                         | Eureka.       |
| John P. Meadors                           | Fairview.     |
| L. Wakefield                              | Forsyth.      |
| Ralph E. Reber                            | Fromberg.     |
| Louis A. Fisher                           | Glendive.     |
| Sidney J. Rundle                          | Glasgow.      |
| Jas. Irvin & Co.                          | Great Falls.  |
| C. H. Burchard                            | Great Falls.  |
| Jas. H. Whalen                            | Harlowton.    |
| Jas. F. Torrence                          | Hamilton.     |
| Edwin S. Carruth                          | Havre.        |
| Peter A. Peterson                         | Hingham.      |
| H. B. Palmer & Co.                        | Helena.       |
| Wm. Ryder                                 | Hinsdale.     |
| First State Bank                          | Hobson.       |
| Jos. E. Prindle                           | Ismay.        |
| Griffin & Stannard                        | Kalispell.    |
| Laurel Real Estate, Loan & Investment Co. | Laurel.       |
| Thos. M. Swindlehurst                     | Livingston.   |
| E. A. Foster                              | Lewistown.    |
| Lincoln County Abstract Co.               | Libby.        |
| John B. Collins                           | Miles City.   |
| Wheeldon-Rossi Co.                        | Missoula.     |
| Henry D. Kenyon                           | Plains.       |
| A. Riba                                   | Plentywood.   |
| James A. Trow                             | Polson.       |
| L. O. Caswell                             | Red Lodge.    |
| Montana Land & Investment Co.             | Roundup.      |
| Raymond W. Rossiter                       | Sheridan.     |
| Hobart E. Dawson                          | Stockett.     |
| W. S. Southwick                           | Savage.       |
| Howard E. Washburn                        | Shelby.       |
| Edgar A. Kenoyer                          | Sidney.       |
| Logan & Cochran                           | Stevensville. |
| Alburn S. Ainsworth                       | Thompson.     |
| Chas. H. Jennings                         | Whitefish.    |
| Edw. F. Fisher                            | Wibaux.       |
| Yergey & Yergey                           | Bozeman.      |
| Bailey Loan & Realty Co.                  | Butte.        |
| S. E. Peterson                            | Moore.        |
| A. W. Harrigan                            | Stanford.     |

Prussian National Insurance Company.

Stettin, Germany.

H. W. Letton, U. S. Mgr., 39 So. La Salle St., Chicago, Ill.

Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| A. E. Riviere .....                 | Anaconda.    |
| J. R. North .....                   | Billings.    |
| Gallatin Land & Investment Co. .... | Bozeman.     |
| Hanson-MacPherson Co. ....          | Butte.       |
| Lewis J. Price .....                | Dillon.      |
| F. V. H. Collins .....              | Forsyth.     |
| Jens Rivenes .....                  | Glendive.    |
| A. E. Rogers .....                  | Great Falls. |
| Sol Poznanski .....                 | Helena.      |
| Charles M. Kelly .....              | Lewistown.   |
| Wiebke & Co. ....                   | Miles City.  |
| James A. Trow .....                 | Polson.      |
| L. O. Caswell .....                 | Red Lodge.   |
| J. H. Veeder .....                  | Missoula.    |

Queen Insurance Company.

84 William St., New York.

Edward F. Beddall, President; Nevett S. Bartow, Secretary.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

Agents.

| Name.                              | Address.       |
|------------------------------------|----------------|
| Abbott & Ford .....                | Anaconda.      |
| H. O. Kellogg .....                | Big Timber.    |
| Billings Loan & Title Co. ....     | Billings.      |
| S. F. Tuttle .....                 | Boulder.       |
| O. E. Myers & Co. ....             | Bozeman.       |
| Morley & Thomas Co. ....           | Butte.         |
| Donald L. Blackstone .....         | Chinook.       |
| O. J. Wakefield .....              | Clyde Park.    |
| G. B. Iverson .....                | Columbus.      |
| Ryan & Withee .....                | Conrad.        |
| Citizens State Bank .....          | Culbertson.    |
| Edward Scharnikow .....            | Deer Lodge.    |
| A. S. Johnson .....                | Dillon.        |
| Oscar J. Wackerlin .....           | Fort Benton.   |
| Rosebud County Realty Co. ....     | Forsyth.       |
| W. E. Ross .....                   | Fromberg.      |
| R. E. Johnson .....                | Glasgow.       |
| Miller & Jordan .....              | Glendive.      |
| B. P. McNair .....                 | Great Falls.   |
| George A. Reese .....              | Hamilton.      |
| Johnston & Tupper .....            | Hardin.        |
| J. V. Kelly .....                  | Harlowton.     |
| Frank W. McCarthy .....            | Havre.         |
| Piatt & Heath .....                | Helena.        |
| Griffin & Stannard .....           | Kalispell.     |
| Northwest Investment Co. ....      | Laurel.        |
| Edmund Wright .....                | Lewistown.     |
| M. J. Walsh .....                  | Livingston.    |
| William Jennison .....             | Libby.         |
| J. A. Tressler .....               | Malta.         |
| Jos. E. Farnum .....               | Miles City.    |
| Wheeldon-Rossi Co. ....            | Missoula.      |
| Scott & Morrow .....               | Moore.         |
| Sylvester C. Bibee .....           | Polson.        |
| F. H. Alden .....                  | Red Lodge.     |
| Montana Land & Investment Co. .... | Roundup.       |
| Farmers State Bank .....           | Sidney.        |
| Logan & Cochran .....              | Stevensville.  |
| John A. Matthews .....             | Townsend.      |
| L. A. Thompson .....               | Twin Bridges.  |
| The Jordan Realty & Loan Co. ....  | Wibaux.        |
| G. G. Wheat .....                  | Virginia City. |



**The Reliance Insurance Company.**

429 Walnut St., Philadelphia, Pa.

Wm. Chubb, President; Chas. J. Wister, Secretary.

C. C. Kinney, Mgr., Merchants Exchange Bldg., San Francisco.

**Agents.**

| Name.                           | Address.     |
|---------------------------------|--------------|
| W. D. Fenner .....              | Butte.       |
| Passmore & Co. ....             | Butte.       |
| O. E. Meyers .....              | Bozeman.     |
| W. A. Knight .....              | Floweree.    |
| J. W. Agnew .....               | Great Falls. |
| M. A. Strang Land Company ..... | Great Falls. |
| F. A. Motz .....                | Helena.      |
| D. DeYoung .....                | Hamilton.    |
| I. D. Rognlien .....            | Kalispell.   |
| Alex. A. Sweaas .....           | Kalispell.   |
| Morton-Hill Company .....       | Lewistown.   |
| Hcaley & Dooley .....           | Livingston.  |
| Fred D. Whisler .....           | Missoula.    |
| Rhoades & Howard .....          | Missoula.    |
| Wiebke & Company .....          | Miles City.  |

**Rochester German Underwriters Agency.**

(Agency of German American Ins. Co. of New York.)

New York City, N. Y.

Albrecht Vogt, President; J. F. Camp, Secretary.

Gordon & Hoadley, Mgrs., 219 Sansome St., San Francisco.

**Agents.**

| Name.                                    | Address.     |
|--|--------------|
| Abbott & Ford .....                      | Araconda.    |
| Claude Ernest Hudson .....               | Joliet.      |
| Tracy A. Beeman .....                    | Broadview.   |
| Flathead Title Co. ....                  | Kalispell.   |
| American Loan & Investment Co. ....      | Lewistown.   |
| Herbert W. Brown .....                   | Cascade.     |
| Bearnt Thorwald Krohne .....             | Livingston.  |
| Treasure State Realty Co. ....           | Three Forks. |
| John G. Ellingson .....                  | Big Timber.  |
| Frank M. Bell .....                      | Butte.       |
| Theodore F. Archer .....                 | Roundup.     |
| John G. Schwarader ..                    | Valier.      |
| Elmer L. Geddes .....                    | Whitefish.   |
| Laury & Mattila ...                      | Red Lodge.   |
| Custer Commission Co. ....               | Miles City.  |
| Montana Realty & Loan Co. ....           | Billings.    |
| Pioneer Realty Co. ....                  | Helena.      |
| Balensiefer Realty & Investment Co. .... | Helena.      |
| Huntsberger-Campbell Land Co. ....       | Great Falls. |
| R. E. Hammond .....                      | Havre.       |
| Pearl I. Smith .....                     | Gillon.      |
| Ronan Townsite Co. ....                  | Ronan.       |
| I. W. Choate .....                       | Manhattan.   |

# Royal Exchange Assurance.

London, England.

R. D. Harvey, U. S. Mgr., 92 William St., New York.

## Agents.

| Name.                                    | Address.     |
|--|--------------|
| Wellcome & Peckover .....                | Araconda.    |
| William A. Combs .....                   | Billings.    |
| Davies Real Estate Co. ....              | Billings.    |
| William B. Burket Co. ....               | Bozeman.     |
| Lawlor & Rowe .....                      | Butte.       |
| Mark S. Darling .....                    | Conrad.      |
| Richard R. Price .....                   | Dillon.      |
| Dowlin-Squier Loan & Investment Co. .... | Forsyth.     |
| Miller & Jordan .....                    | Glendive.    |
| Lescher-Reckards Agency .....            | Great Falls. |
| Stackhouse-Speer Agency .....            | Great Falls. |
| William L. Goodman .....                 | Great Falls. |
| Akin & Fisher .....                      | Hamilton.    |
| R. M. Hawkins & Co. ....                 | Helena.      |
| Standard Realty Co. ....                 | Helena.      |
| Griffin & Stannard .....                 | Kalispell.   |
| Yellowstone Land & Grain Co. ....        | Laurel.      |
| Edward Brassey .....                     | Lewistown.   |
| Thomas M. Swindlehurst .....             | Livingston.  |
| John Gibb .....                          | Miles City.  |
| McIntosh & Fisher .....                  | Missoula.    |
| Scott & Morrow .....                     | Moore.       |
| Eugene B. Provinse .....                 | Red Lodge.   |
| Albert A. Morris .....                   | Reundup.     |
| Alburn S. Ainsworth .....                | Thompson.    |
| John P. Kearns .....                     | Townsend.    |

# Royal Insurance Company, Ltd.

Liverpool, England.

C. F. Shallcross, U. S. Mgr., 84 William St., New York.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

## Agents.

| Name.                                    | Address.        |
|--|-----------------|
| Thomas Witt & Co. ....                   | Absarokee.      |
| Sullivan & Peterson .....                | Araconda.       |
| R. F. Smith .....                        | Baker.          |
| Louis Sponheim .....                     | Basin.          |
| J. A. Lowry & Co. ....                   | Pig Timber.     |
| Yellowstone Investment Co. ....          | Billings.       |
| Carl E. Fodness .....                    | Big Fork.       |
| S. F. Tuttle .....                       | Boulder.        |
| E. M. Gardner Co. ....                   | Bozeman.        |
| R. H. Hough .....                        | Bridger.        |
| Lawlor & Rowe .....                      | Butte.          |
| H. W. Brown .....                        | Cascade.        |
| Walter S. Baker .....                    | Chester.        |
| Donald L. Blackstone .....               | Chincok.        |
| Martin Conlin .....                      | Columbia Falls. |
| G. B. Iverson .....                      | Columbus.       |
| H. W. Conrad .....                       | Conrad.         |
| Paul T. Harper .....                     | Culbertson.     |
| Moncure Cockrell .....                   | Deer Lodge.     |
| Wm. Bernstein .....                      | Dillon.         |
| Dowlin-Squier Loan & Investment Co. .... | Forsyth.        |
| Oscar J. Wackerlin .....                 | Fort Benton.    |
| R. E. Johnson .....                      | Glasgow.        |
| T. F. Hagan .....                        | Glendive.       |
| A. E. Rogers .....                       | Great Falls.    |
| Jas. F. Torrence .....                   | Hamilton.       |
| A. L. Mitchell .....                     | Hardin.         |
| Geo. W. Vennum .....                     | Harlem.         |
| L. D. Glenn .....                        | Harlowton.      |
| E. C. Carruth .....                      | Havre.          |
| The Biggs Investment Co. ....            | Helena.         |
| J. W. Day .....                          | Huntley.        |
| E. J. Armstrong .....                    | Ismay.          |



Royal Insurance Company, Ltd.—(Continued.)

| Name.                            | Address.               |
|----------------------------------|------------------------|
| E. E. Givens .....               | Kalispell.             |
| Edmund Wright .....              | Lewistown.             |
| T. M. Swindlehurst .....         | Livingston.            |
| Lincoln County Abstract Co. .... | Libby.                 |
| James Wilson .....               | Malta.                 |
| H. T. Thomas .....               | Manhattan.             |
| J. B. Collins .....              | Miles City.            |
| Peckham, Pettitt & Osborne ..... | Missoula.              |
| Scott & Morrow .....             | Moore.                 |
| M. W. Stockwell .....            | Musselshell.           |
| Mrs. Jennie M. Wileman .....     | Philipsburg.           |
| Frank H. Nash .....              | Polson.                |
| C. S. Robison .....              | Plains.                |
| Carbon Land & Abstract Co. ....  | Red Lodge.             |
| A. A. Morris .....               | Roundup.               |
| State Bank of Savage .....       | Savage.                |
| R. W. Rossiter .....             | Sheridan.              |
| First National Bank .....        | Sidney.                |
| E. O. Lewis .....                | Stevensville.          |
| George de la Motte .....         | St. Ignatius.          |
| First State Bank .....           | Thompson.              |
| Three Valleys State Bank .....   | Three Forks.           |
| E. H. Goodman .....              | Townsend.              |
| Lynn Comfort .....               | Twin Bridges.          |
| B. C. Leech, Sr. ....            | Valier.                |
| H. E. Steffins .....             | Virginia City.         |
| Chas. H. Jennings ..             | Whitefish.             |
| Wood & Hampton .....             | White Sulphur Springs. |
| J. C. Kinney .....               | Wibaux.                |
| A. J. Just .....                 | Yates.                 |

St. Paul Fire & Marine Insurance Company.

Fifth and Washington Sts., St. Paul, Minn.

F. R. Bigelow, President; A. W. Perry, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco, Cal.

Agents.

| Name.                         | Address.        |
|-------------------------------|-----------------|
| Geo. W. Peterson .....        | Anaconda.       |
| Frank M. Bell .....           | Butte.          |
| E. J. Hines .....             | Eczeman.        |
| W. M. Buckles .....           | Buffalo.        |
| D. H. Holliday .....          | Billings.       |
| J. A. Lowry & Co. ....        | Big Timber.     |
| R. F. Smith .....             | Baker.          |
| J. E. Kelly .....             | Boulder.        |
| Robt. B. Drummond .....       | Bridger.        |
| William Powers .....          | Bainville.      |
| J. Harry Wright .....         | Bear Creek.     |
| J. P. Carberry .....          | Blackfoot.      |
| John P. Swee .....            | Big Arm.        |
| A. W. Ziebarth .....          | Chinook.        |
| J. E. Webb .....              | Chouteau.       |
| Herbert J. Miles ..           | Clyde Park.     |
| L. D. Bates .....             | Columbia Falls. |
| K. O. Slette .....            | Culbertson.     |
| R. L. Taft .....              | Cut Bank.       |
| H. W. Brown .....             | Cascade.        |
| Mrs. Willard T. Bosley .....  | Carter.         |
| Harry F. Scott .....          | Custer.         |
| M. S. Darling .....           | Conrad.         |
| J. H. Mammen .....            | Comanche.       |
| A. S. Johnson .....           | Dillon.         |
| Sever Thompson ..             | Darby.          |
| E. Scharnikow .....           | Deer Lodge.     |
| F. H. Federhen .....          | Dupuyer.        |
| R. B. Cox .....               | Dover.          |
| M. Jacobs .....               | East Helena.    |
| Rosebud Abstract Co. ....     | Forsyth.        |
| H. L. Barlow .....            | Fromberg.       |
| J. W. Schnitzler .....        | Froid.          |
| F. M. Schaefer .....          | Fairview.       |
| Williams-Hili Co. ....        | Great Falls.    |
| Montana Loan & Title Co. .... | Glendive.       |
| R. E. Johnson .....           | Glasgow.        |
| H. B. Palmer & Co. ....       | Helena.         |
| A. G. Smith .....             | Helena.         |
| R. M. Hawkins .....           | Helena.         |
| John B. Fritschi .....        | Helena.         |
| Walter B. Gunniss .....       | Hamilton.       |
| Wm. Ryder .....               | Hinsdale.       |
| L. V. Beaulieu .....          | Havre.          |

# St. Paul Fire & Marine Insurance Company—(Continued.)

| Name.                            | Address.               |
|----------------------------------|------------------------|
| Johnston & Tupper .....          | Hardin.                |
| Geo. W. Vennum .....             | Harlem.                |
| J. W. Freeman .....              | Harlowton.             |
| J. W. Bridge .....               | Helmville.             |
| E. M. Smith .....                | Huntley.               |
| Jas S. Endsloew .....            | Hobson.                |
| R. L. Henderson .....            | Hilger.                |
| B. F. Kirksby .....              | Homestead.             |
| J. E. Prindle .....              | Ismay.                 |
| J. W. Dolson .....               | Ingomar.               |
| J. L. Smith .....                | Joliet.                |
| G. S. Bills .....                | Judith Gap.            |
| I. D. Rognlien .....             | Kalispell.             |
| The Cook-Reynolds Co. ....       | Lewistown.             |
| Edward Brassey .....             | Lewistown.             |
| Montana Land Company Inc. ....   | Lewistown.             |
| T. M. Swindlehurst .....         | Livingston.            |
| Wm. Jennison .....               | Libby.                 |
| Northwest Investment Co. ....    | Laurel.                |
| A. C. Bayers .....               | Lavina.                |
| Peckham, Pettitt & Osborne ..... | Missoula.              |
| Dan H. Ross .....                | Missoula.              |
| Jos. E. Farnum .....             | Miles City.            |
| Mondak State Bank .....          | Mcndak.                |
| C. F. Quinby .....               | Manhattan.             |
| L. C. Edwards .....              | Malta.                 |
| P. J. Eie .....                  | Medicine Lake.         |
| M. W. Stockwell .....            | Musselshell.           |
| Scott & Morrow .....             | Moore.                 |
| Samuel L. Hodges .....           | Martinsdale.           |
| J. Le Roy Berglund .....         | Moccasin.              |
| Morris & Flint .....             | Pony.                  |
| H. D. Kenyon .....               | Plains.                |
| A. Riba .....                    | Plentywood.            |
| Traders State Bank .....         | Poplar.                |
| Laury & Mattila .....            | Red Lodge.             |
| C. F. Richardson .....           | Roundup.               |
| Ronan State Bank .....           | Ronan.                 |
| Henry Thien .....                | Ryegate.               |
| First National Bank .....        | Sidney.                |
| C. W. Nelson .....               | Saco.                  |
| First State Bank .....           | Stevensville.          |
| F. Meredith .....                | Stanford.              |
| A. J. Wilcomb .....              | Twin Bridges.          |
| A. B. Bennett & Co. ....         | Toston.                |
| A. D. Jones .....                | Three Forks.           |
| R. S. Bailey .....               | Virginia City.         |
| C. H. Kester .....               | Valier.                |
| J. C. Kinney .....               | Wibaux.                |
| Chas. H. Jennings .....          | Whitefish.             |
| T. F. McDowell .....             | White Sulphur Springs. |
| H. L. Shand .....                | Windham.               |
| John H. Burns .....              | Wolf Creek.            |
| A. J. Just .....                 | Yates.                 |

## Security Insurance Company.

Elm and Church Sts., New Haven, Conn.

John W. Alling, President; Victor Roth, Secretary.

Edward E. Potter & Sons, Gen. Agts., -6 Sacramento St., San Francisco, Cal.

## Agents.

| Name.                                   | Address.     |
|---|--------------|
| North Real Estate & Investment Co. .... | Billings.    |
| W. C. Humes .....                       | Butte.       |
| R. W. Boone .....                       | Dillon.      |
| Arthur Bland .....                      | Fcrsyth.     |
| E. C. Leonard .....                     | Glendive.    |
| Howard Stanley .....                    | Great Falls. |
| Henry J. Meili .....                    | Havre.       |
| Pioneer Realty Company .....            | Helena.      |
| Griffith-Booth Realty Company .....     | Kalispell.   |
| James L. Martin .....                   | Lewistown.   |
| M. J. Walsh .....                       | Livingston.  |
| Custer Commission Company .....         | Miles City.  |
| William Dyson .....                     | Missoula.    |
| H. Detrick .....                        | Moore.       |
| Provinse & Campbell .....               | Red Lodge.   |
| James M. Dolan .....                    | Three Forks. |



Scottish Union and National Insurance Company.

Edinburgh, Scotland.

James H. Brewster, U. S. Mgr., 36 Pearl St., Hartford, Conn.

Agents.

| Name.                              | Address.               |
|------------------------------------|------------------------|
| Wellcome & Peckover .....          | Anaconda.              |
| Jesse L. Barstow .....             | Baker.                 |
| C. H. Morse .....                  | Belgrade.              |
| Robert Allen .....                 | Big Timber.            |
| Wm. P. Matheson .....              | Billings.              |
| Wm. F. Cowan .....                 | Box Elder.             |
| Yergey & Yergey .....              | Bozeman.               |
| Edgar B. Merrill .....             | Bridger.               |
| Jas. A. Whetstone .....            | Brady.                 |
| Bailey Loan & Realty Co. ....      | Butte.                 |
| J. O. Berglin .....                | Chester.               |
| J. T. Morehead .....               | Chinook.               |
| O. J. Wakefield .....              | Clyde Park.            |
| Geo. A. Westover .....             | Columbus.              |
| C. H. Sands .....                  | Concord.               |
| Joseph E. Ritchey .....            | Conrad.                |
| Citizens State Bank .....          | Culbertson.            |
| John W. Coburn .....               | Cut Bank.              |
| Geo. Brawith .....                 | Dayton.                |
| A. L. Stone .....                  | Dillon.                |
| R. A. McBrayne .....               | Dunkirk.               |
| H. G. Pomeroy .....                | Eureka.                |
| Dowlin-Squier Loan & Inv. Co. .... | Forsyth.               |
| Marshall W. Tobey .....            | Fort Benton.           |
| J. W. Schnitzler .....             | Froid.                 |
| Linn C. Ulm .....                  | Fromberg.              |
| Hilman C. Lyng .....               | Geyser.                |
| A. W. Mahon .....                  | Glasgow.               |
| C. A. Banker .....                 | Glendive.              |
| Lescher-Reckards Agency .....      | Great Falls.           |
| Huntsberger-Campbell Land Co. .... | Great Falls.           |
| Johnston & Tupper .....            | Hardin.                |
| Walter B. Gunniss .....            | Hamilton.              |
| L. D. Glenn .....                  | Harlowton.             |
| A. L. Ritt .....                   | Havre.                 |
| Herman B. Heeren .....             | Hedgesville.           |
| H. H. Pigott .....                 | Helena.                |
| Edwin M. Smith .....               | Huntley.               |
| J. E. Prindle .....                | Ismay.                 |
| Erickson Bros. ....                | Joplin.                |
| Grriffin & Stannard .....          | Kalispell.             |
| Bert B. Brockway .....             | Laurel.                |
| Lavina Investment Co. ....         | Lavina.                |
| Cook-Reynolds Company .....        | Lewistown.             |
| B. A. Cumming .....                | Lewistown.             |
| Wm. Jennison .....                 | Libby.                 |
| L. C. Ford, Sr. ....               | Lima.                  |
| Michael J. Walsh .....             | Livingston.            |
| Geo. L. Ryerson .....              | Medicine Lake.         |
| J. E. Farnum .....                 | Miles City.            |
| Peckham, Pettitt & Osborne .....   | Missoula.              |
| John A. Wilson .....               | Moore.                 |
| Henry D. Kenyon .....              | Plains.                |
| J. J. Gunther .....                | Plertywood.            |
| H. B. Callin .....                 | Plevna.                |
| Sylvester C. Bibee .....           | Polson.                |
| Eugene B. Provinse .....           | Red Lodge.             |
| Daniel D. Hull .....               | Ronan.                 |
| Wm. J. Wallin .....                | Rosebud.               |
| A. A. Morris .....                 | Rcundup.               |
| G. Harry Henton .....              | Ryegate.               |
| Sidney J. Rundle .....             | Saco.                  |
| Raymond W. Rossiter .....          | Sheridan.              |
| Thos. C. Gardner .....             | Sidney.                |
| N. B. Matthews .....               | Standford.             |
| Logan & Cochran .....              | Stevensville.          |
| W. F. Garry .....                  | Sweet Grass.           |
| The First State Bank .....         | Thompson.              |
| E. M. Paulson .....                | Three Forks.           |
| H. F. Jackson .....                | Twin Bridges.          |
| Gilbert G. Wheat .....             | Virginia City.         |
| Chas. H. Jennings .....            | Whitefish.             |
| Thomas F. McDowell .....           | White Sulphur Springs. |
| F. M. Mack .....                   | Whitelash.             |
| Bushell & Rucker .....             | Wibaux.                |
| David V. Dutro .....               | Wcdson.                |

## Springfield Fire & Marine Insurance Company.

195 State St., Springfield, Mass.

A. W. Damon, President; W. J. Mackay, Secretary.

Geo. W. Dornin, Mgr., California and Montgomery Sts., San Francisco, Cal.

### Agents.

| Name.                           | Address.       |
|---------------------------------|----------------|
| P. H. Hawkins                   | Absarokee.     |
| Wellcome & Peckover             | Anaconda.      |
| Augusta State Bank              | Augusta.       |
| C. T. Garvey                    | Ballantine.    |
| H. O. Kellogg                   | Big Timber.    |
| Yellowstone Investment Co.      | Billings.      |
| S. F. Tuttle                    | Boulder.       |
| E. M. Gardner Company           | Bozeman.       |
| Passmore & Company              | Butte.         |
| F. H. Peterson                  | Benchland.     |
| J. L. Barstow                   | Baker.         |
| H. W. Brown                     | Cascade.       |
| Chouteau County Bank            | Chester.       |
| D. L. Blackstone                | Chinook.       |
| J. E. Webb                      | Chouteau.      |
| P. Kelly                        | Conrad.        |
| Frank M. Catlin                 | Culbertson.    |
| R. L. Taft                      | Cut Bank.      |
| C. H. Sands                     | Concord.       |
| Edward Scharnikow               | Deer Lodge.    |
| Goodwin T. Paul                 | Dillon.        |
| G. A. Morse                     | Drummond.      |
| Max Jacobs                      | East Helena.   |
| H. G. Pomeroy                   | Eureka.        |
| Rosebud Abstract Co.            | Forsyth.       |
| Oscar J. Wackerlin              | Fort Benton.   |
| L. C. Ulm                       | Fromberg.      |
| A. N. Foss                      | Galata.        |
| R. E. Johnson                   | Glasgow.       |
| R. H. Watson                    | Glendive.      |
| Alfred E. Rogers                | Great Falls.   |
| A. A. Freeseeman, Jr.           | Geyser.        |
| Johnston Bros.                  | Hamilton.      |
| J. A. Hatch                     | Harlem.        |
| J. Wheeler Freeman              | Harlowton.     |
| E. C. Carruth                   | Havre.         |
| Piatt & Heath                   | Helena.        |
| J. E. Prindle                   | Ismay.         |
| C. E. Hudson                    | Joliet.        |
| G. S. Bills                     | Judith Gap.    |
| Griffin & Stannard              | Kalispell.     |
| E. E. Givens                    | Kalispell.     |
| Laurel Real Estate & Inv. Co.   | Laurel.        |
| Hilger Loan & Realty Co.        | Lewistown.     |
| Lincoln County Abstract Company | Libby.         |
| Geo. E. Reid                    | Livingston.    |
| Lyman Barnes                    | Malta.         |
| Geo. K. Clarke                  | Manhattan.     |
| P. V. Lofgren                   | Medicine Lake. |
| Calvin Investment Company       | Miles City.    |
| Peckham, Pettitt & Osborne      | Missoula.      |
| Homer Detrick                   | Moore.         |
| M. W. Stockwell                 | Musselshell.   |
| J. R. Murphy                    | Nashua.        |
| First State Bank of Hobson      | Philbrook.     |
| F. D. Sayre                     | Philipsburg.   |
| E. L. Johnson                   | Plains.        |
| N. L. Nelson                    | Plentywood.    |
| Sylvester C. Bibee              | Polson.        |
| C. C. Conser                    | Plevna.        |
| W. L. Campbell                  | Red Lodge.     |
| Montana Land & Investment Co.   | Rcundup.       |
| Frank K. Carothers              | Ryegate.       |
| Edwin T. Riemer                 | Saco.          |
| J. A. Blessing                  | Sand Coulee.   |
| E. A. Kenoyer                   | Sidney.        |
| Frank Meredith                  | Stanford.      |
| Elmer E. Crawford               | Shawmut.       |
| A. S. Ainsworth                 | Thompson.      |
| L. F. Hare                      | Three Forks.   |
| B. G. Paige                     | Twin Bridges.  |
| C. H. Kester                    | Valier.        |
| C. H. Jennings                  | Whitefish.     |
| William P. Green                | Whitehall.     |



Springfield Fire & Marine Insurance Company—(Continued.)

| Name.                             | Address.               |
|-----------------------------------|------------------------|
| Blessing & Fowlie .....           | White Sulphur Springs. |
| W. A. Orgain & Company, Inc. .... | Wibaux.                |
| L. F. Hare .....                  | Willow Creek.          |
| H. L. Shand .....                 | Windham.               |
| A. J. Just .....                  | Yates.                 |
| First State Bank .....            | Stevensville.          |
| John A. Matthews .....            | Townsend.              |
| Bakewell & Palmer .....           | Bainville.             |

Standard Fire Insurance Company.

Hartford, Conn.

M. L. Hewes, President; H. B. Anthony, Secretary.

C. C. Kinney, Mgr., Merchants Exchange Bldg., San Francisco, Cal.

Agents.

| Name.                | Address.  |
|----------------------|-----------|
| Daniel T. Goff ..... | Hamilton. |
| Daniel H. Ross ..... | Missoula. |

State Assurance Company, Limited.

Liverpool, England.

James H. Brewster, U. S. Mgr., 36 Pearl St., Hartford, Conn.

Agents.

| Name.                    | Address.     |
|--------------------------|--------------|
| G. F. Coad & Co. ....    | Billings.    |
| Nichols & Robinson ..... | Bozeman.     |
| Jas. F. Rich .....       | Bridger.     |
| John H. Curtis Co. ....  | Butte.       |
| W. W. Huntsberger .....  | Great Falls. |
| Standard Realty Co. .    | Helena.      |
| David Ross .....         | Kalispell.   |
| J. E. Farnum .....       | Miles City.  |
| Daniel H. Ross .....     | Missoula.    |

### Sun Insurance Company.

308 Camp St., New Orleans, Louisiana.

Fergus G. Lee, President; Wm. P. Maus, Secretary.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Sts., San Francisco, Cal.

#### Agents.

| Name.                                  | Address.     |
|--|--------------|
| Montana Realty & Loan Co. ....         | Billings.    |
| O. E. Myers Realty Company .....       | Bozeman.     |
| Frank D. Stoop ....                    | Kalispell.   |
| Empire Land & Investment Company ..... | Lewistown.   |
| W. H. Roberts . ....                   | Livingston.  |
| A. K. Andersen ....                    | Missoula.    |
| Big Basin Land & Investment Co. ....   | Great Falls. |

### Sun Insurance Office.

London, England.

J. J. Guile, U. S. Mgr., 54 Pine St., New York.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Sts., San Francisco, Cal.

#### Agents.

| Name.                             | Address.      |
|-----------------------------------|---------------|
| Abbott & Ford .....               | Anaconda.     |
| J. W. Geiger .....                | Big Timber.   |
| W. P. Matheson .....              | Billings.     |
| W. B. Burket Co. ....             | Bozeman.      |
| Robt. B. Drummond . ....          | Pridger.      |
| Reynolds & McDowell .....         | Butte.        |
| Slemons & Booth ....              | Butte.        |
| E. W. Denison .....               | Chester.      |
| L. N. Beaulieu .....              | Chinook.      |
| O. J. Wakefield .....             | Clyde Park.   |
| Patrick Kelly .....               | Colrad.       |
| R. L. Taft .....                  | Cut Bank.     |
| John Sizoo .....                  | Deer Lodge.   |
| A. S. Johnson .....               | Dillon.       |
| G. E. Whiteman .....              | Dixon.        |
| P. C. Aller .....                 | Drummond.     |
| H. G. Pomeroy .....               | Eureka.       |
| Rosebud Abstract Co. ....         | Forsyth.      |
| M. W. Tobey .....                 | Fort Benton.  |
| R. E. Johnson .....               | Glasgow.      |
| O. G. Skylstead .....             | Havre.        |
| Johnston Bros. ....               | Hamilton.     |
| T. B. Miller .....                | Helena.       |
| The First State Bank .....        | Hobson.       |
| Frank D. Stoop .....              | Kalispell.    |
| The Central Montana Land Co. .... | Lewistown.    |
| T. M. Swindlehurst . ....         | Livingston.   |
| Lyman Barnes .....                | Malta.        |
| H. J. Thomas .....                | Manhattan.    |
| J. B. Collins .....               | Miles City.   |
| Wheeldon-Rossi Company .....      | Missoula.     |
| Scott & Morrow .....              | Moore.        |
| H. S. Hanson .....                | Polson.       |
| E. B. Provinse .....              | Red Lodge.    |
| Theo. F. Archer .....             | Roundup.      |
| Earl Wineman .....                | Stanford.     |
| First State Bank ....             | Stevensville. |
| Three Valleys State Bank .....    | Three Forks.  |
| J. P. Kearns .....                | Townsend.     |
| B. C. Leech, Sr. ....             | Valier.       |
| The First National Bank .....     | Whitefish.    |



**Svea Fire & Life Insurance Company.**

Gothenburg, Sweden.

M. L. Duncan, U. S. Mgr., 100 William St., New York.

Edw. Brown & Sons, Mgrs. 202-204 Sansome St., San Francisco, Cal.

**Agents.**

| Name.                               | Address.        |
|-------------------------------------|-----------------|
| Abbott & Ford .....                 | Anaconda.       |
| C. C. Covington .....               | Augusta.        |
| Robt. Allen .....                   | Big Timber.     |
| Montana Realty & Loan Company ..... | Billings.       |
| O. E. Myers Realty Company .....    | Bozeman.        |
| Huston & Elderkin .....             | Butte.          |
| W. R. Call .....                    | Cascade.        |
| The First State Bank .....          | Chester.        |
| Donald L. Blackstone .....          | Chinook.        |
| Martin Conlin .....                 | Columbia Falls. |
| Edwin S. Dodds .....                | Columbus.       |
| Farmers State Bank .....            | Culbertson.     |
| Paul T. Harper .....                | Culbertson.     |
| J. E. Webb .....                    | Chouteau.       |
| Robt L. Taft .....                  | Cut Bank.       |
| John Aloysius Shaw .....            | Deer Lodge.     |
| Johnson & Boone .....               | Dillon.         |
| Jas. B. Featherman .....            | Drummond.       |
| H. G. Pomeroy .....                 | Eureka.         |
| Oscar J. Wackerlin .....            | Fort Benton.    |
| Chas. L. Crum .....                 | Forsyth.        |
| Frank W. Turcotte .....             | Gilford.        |
| Jens Rivenes .....                  | Glendive.       |
| H. H. Stanley .....                 | Great Falls.    |
| Richard E. Johnson .....            | Glasgow.        |
| Robt. N. Jones .....                | Harlowton.      |
| Chas. A. Rose .....                 | Havre.          |
| Pioneer Realty Co., Inc. ....       | Helena.         |
| William Shaw .....                  | Helmville.      |
| Jas. F. Torrence .....              | Hamilton.       |
| Frank D. Stoop .....                | Kalispell.      |
| E. A. Foster .....                  | Lewistown.      |
| Chester A. Adams .....              | Libby.          |
| T. M. Swindlehurst .....            | Livingston.     |
| Alexander D. McLeod .....           | Manhattan.      |
| Wheeldon-Rossi Company .....        | Missoula.       |
| John Blatchford Collins .....       | Miles City.     |
| Willis & Willis .....               | Plains.         |
| Bertram M. Harris .....             | Park City.      |
| Ober & Gregg .....                  | Polson.         |
| Fred H. Alden .....                 | Red Lodge.      |
| Frank K. Carothers .....            | Ryegate.        |
| The First State Bank .....          | Shelby.         |
| Farmers State Bank .....            | Sidney.         |
| J. B. Parnall .....                 | Stevensville.   |
| Montana Land & Live Stock Co. ....  | Three Forks.    |
| Treasure State Realty Co. ....      | Thompson.       |
| Thomas J. Murray .....              | Wisdom.         |
| Chas. H. Jennings .....             | Whitefish.      |

### Teutonia Insurance Company.

217 Camp St., New Orleans, La.

Albert P. Noll, President; Frank Langbehn, Secretary.

H. R. Mann & Co., Gen. Agts., 339-341 Sansome St., San Francisco.

#### Agents.

| Name.                                  | Address.     |
|--|--------------|
| Abbott & Ford .....                    | Araconda.    |
| The Davenport Company .....            | Butte.       |
| Edgar B. Camp .....                    | Billings.    |
| Bennett & Pierse .....                 | Great Falls. |
| F. A. Motz & Company .....             | Helena.      |
| I. D. Rognlien .....                   | Kalispell.   |
| Empire Land & Investment Company ..... | Lewistown.   |
| William Dyson .....                    | Missoula.    |

### Union Assurance Society, Limited.

London, England.

A. H. Wray, U. S. Mgr., 58 William St., New York.

Catton, Bell & Co., Mgrs., 454 California St., San Francisco.

#### Agents.

| Name.                                    | Address.       |
|--|----------------|
| Abbott & Ford ....                       | Araconda.      |
| Bakewell & Palmer .....                  | Bainville.     |
| Robert Allen .....                       | Big Timber.    |
| Fred H. Foster .....                     | Billings.      |
| Philip Dodson .....                      | Bozeman.       |
| Slemmons & Booth ....                    | Butte.         |
| Albert W. Ziebarth .....                 | Chinook.       |
| R. J. Brennen .....                      | Columbus.      |
| J. E. Ritchey .....                      | Conrad.        |
| K. O. Slette .....                       | Culbertson.    |
| The Dayton Banking Co.                   | Dayton.        |
| Edward Scharnikow .....                  | Deer Lodge.    |
| Horace G. Pomeroy .....                  | Eureka.        |
| A. J. Kanne .....                        | Fort Shaw.     |
| O. F. Wadsworth .....                    | Great Falls.   |
| George A. Reese ....                     | Hamilton.      |
| W. J. Peterson .....                     | Hedgesville.   |
| The Griffith-Booth Realty Co. ....       | Kalispell.     |
| Laurel Real Estate, Loan & Inv. Co. .... | Laurel.        |
| H. B. Palmer & Co., Inc. ....            | Helena.        |
| Hallie L. Bills .....                    | Judith Gap.    |
| Edmund Wright .....                      | Lewistown.     |
| Lincoln County Abstract Co. ....         | Libby.         |
| T. M. Swindlehurst .....                 | Livingston.    |
| John E. Peterson .....                   | Medicine Lake. |
| J. B. Collins .....                      | Miles City.    |
| Wheeldon-Rossi Co. ....                  | Missoula.      |
| Homer Detrick .....                      | McCore.        |
| Ober & Gregg .....                       | Polson.        |
| C. E. Proctor .....                      | Picctor.       |
| E. B. Provinse .....                     | Red Lodge.     |
| J. D. Larson .....                       | Ronan.         |
| Wm. Jameson .....                        | Roundup.       |
| Ryegate Coal & Land Co. ....             | Ryegate.       |
| First State Bank .....                   | Stevensville.  |
| Addison K. Lusk ....                     | St. Ignatius.  |
| Chas. H. Jennings .....                  | Whitefish.     |



Westchester Fire Insurance Company.

100 William St., New York.

Geo. R. Crawford, President; John H. Kelly, Secretary.

MacDonald & Miles Gen. Agts., 340 California St., San Francisco, Cal.

Agents.

| Name.                             | Address.               |
|-----------------------------------|------------------------|
| Wellcome & Peckover .....         | Anaconda.              |
| A. P. McAnclly .....              | Belt.                  |
| J. W. Geiger .....                | Big Timber.            |
| Edgar B. Camp .....               | Billings.              |
| The W. B. Burket Co. ....         | Bozeman.               |
| R. B. Drummond .....              | Bridger.               |
| W. L. Hugo .....                  | Butte.                 |
| The John H. Curtis Co. ....       | Butte.                 |
| E. W. Denison .....               | Chester.               |
| J. T. Morehead .....              | Chinook.               |
| O. J. Wakefield .....             | Clyde Park.            |
| W. E. Arnot .....                 | Conrad.                |
| R. L. Taft .....                  | Cut Bank.              |
| E. Scharnikow .....               | Deer Lodge.            |
| E. D. White .....                 | Dillon.                |
| R. B. Cox .....                   | Dover (Stanford P. O.) |
| P. C. Aller .....                 | Drummond.              |
| H. G. Pomeroy .....               | Eureka.                |
| Rosebud Abstract Company .....    | Fersyth.               |
| Sidney J. Rundle .....            | Glasgow.               |
| Frary & Burlingame .....          | Great Falls.           |
| Donald & Wullenwaber .....        | Hedgesville.           |
| Thos. B. Miller .....             | Helena.                |
| First State Bank .....            | Hobson.                |
| Frank D. Stoop .....              | Kalispell.             |
| R. S. Fudge .....                 | Laurel.                |
| Central Montana Land Co. ....     | Lewistown.             |
| T. M. Swindlehurst .....          | Livingston.            |
| Lyman Barnes .....                | Malta.                 |
| C. W. Greening .....              | Melstone.              |
| S. W. Kelsey .....                | Miles City.            |
| Wm. Dyson .....                   | Missoula.              |
| John A. Wilson .....              | Moore.                 |
| B. M. Harris .....                | Park City.             |
| Willis & Willis .....             | Plains.                |
| Frank Stone .....                 | Polson.                |
| W. H. Close .....                 | Red Lodge.             |
| O. R. McVay .....                 | Roundup.               |
| Newell B. Matthews .....          | Stanford.              |
| Montana Land & Livestock Co. .... | Three Forks.           |
| First National Bank ...           | Townsend.              |
| Harry Smith .....                 | Whitefish.             |

### Western Assurance Company.

22 Wellington St., East., Toronto, Canada.

W. B. Meikle, Gen. Mgr.; C. C. Foster, Secretary.

H. T. Lamey, Mgr., Denver, Col.

#### Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| Robert Allen .....                  | Big Timber.  |
| A. T. Morgan .....                  | Butte.       |
| Edgar B. Camp .....                 | Billings.    |
| Gallatin Land & Investment Co. .... | Bozeman.     |
| R. H. Wright & Co. ....             | Great Falls. |
| H. B. Palmer & Co., Inc. ....       | Helena.      |
| Griffin & Stannard ...              | Kalispell.   |
| F. E. Wright .....                  | Lewistown.   |
| Peckham, Pettitt & Osborne .....    | Missoula.    |
| Sylvester C. Bibee .....            | Polson.      |
| P. E. Allen .....                   | Red Lodge.   |

### Williamsburgh City Fire Insurance Company.

59 John St., New York City.

Frederick H. Way, President; Wyckoff Van Derhoef, Secretary.

Edward E. Potter, Gen. Agt., 576 Sacramento St., San Francisco, Cal

#### Agents.

| Name.                                   | Address.     |
|---|--------------|
| Fred H. Foster .....                    | Billings.    |
| F. Culloden .....                       | Bozeman.     |
| L. M. Schott .....                      | Butte.       |
| S. P. Wilson .....                      | Deer Lodge.  |
| L. J. Price .....                       | Dillon.      |
| F. V. H. Collins .....                  | Forsyth.     |
| Howard Stanley .....                    | Great Falls. |
| Huntsberger-Campbell Land Company ..... | Great Falls. |
| E. C. Carruth ...                       | Havre.       |
| Sol Poznanski .....                     | Helena.      |
| Fred W. Merigold ....                   | Kalispell.   |
| C. M. Kelly .....                       | Lewistown.   |
| John Gibb .....                         | Miles City.  |
| Morris & Flint .....                    | Missoula.    |
| A. K. Anderson .....                    | Pony.        |



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## List of Life Insurance Companies

STOCK, MUTUAL AND ASSESSMENT, GIVING NAMES AND ADDRESSES OF OFFICERS AND MANAGERS, AND A LIST OF THE REGULARLY LICENSED AGENTS AUTHORIZED TO REPRESENT SAID COMPANIES IN THE STATE OF MONTANA FOR THE YEAR ENDING MARCH 31, 1913.

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**Aegis Life Insurance Company.**

1536 Welton St., Denver, Colorado.

E. W. Williams, President; John F. Vivian, Secretary.

**Agents.**

| Name.              | Address.  |
|--------------------|-----------|
| V. S. Wilson ..... | Billings. |
| E. A. Ogden. ....  | Billings. |

**Aetna Life Insurance Company.**

650 Main Street, Hartford, Conn.

M. G. Bulkeley, President; C. E. Gilbert, Secretary.

**Agents.**

| Name.                      | Address. |
|----------------------------|----------|
| Lauzier & Wolcott Co. .... | Butte.   |
| L. A. King .....           | Butte.   |

**American Bankers Insurance Company.**

5 No. La Salle St., Chicago, Ill.

Ernest W. Spicer, President; Harris E. Vineberg, Secretary.

**Agents.**

| Name.                | Address.    |
|----------------------|-------------|
| Frank G. Ball .....  | Miles City. |
| L. K. Hills .....    | Miles City. |
| A. J. Merrill .....  | Miles City. |
| I. R. Jackson .....  | Terry.      |
| R. B. Chappell ..... | Wibaux.     |
| W. W. Watkins .....  | Billings.   |

**Bankers Life Company.**

Sixth and Locust Sts., Des Moines, Iowa.

E. E. Clark, President; H. S. Nollen, Secretary.

**Agents.**

| Name.               | Address. |
|---------------------|----------|
| J. T. Kendall ..... | Butte.   |



**The Bankers Reserve Life Company.**

Fifteenth and Farnam Sts., Omaha, Neb.

Bascom H. Robison, President; Ray C. Wagner, Secretary.

**Agents.**

| Name.                     | Address.     |
|---------------------------|--------------|
| Henry M. Brayton .....    | Billings.    |
| Joe. C. Corwin .....      | Great Falls. |
| Joshua Holland .....      | Kalispell.   |
| W. N. Fryberger .....     | Billings.    |
| James W. Geiger .....     | Big Timber.  |
| Joseph T. McMahon .....   | Bridger.     |
| George A. McMichael ..... | Missoula.    |

**Central Life Assurance Society of the United States.**

Flynn Bldg., Des Moines, Iowa.

George B. Peak, President; H. G. Everett, Secretary.

W. I. Fraser, State Mgr., Missoula, Montana.

**Agents.**

| Name.                   | Address.     |
|-------------------------|--------------|
| William I. Fraser ..... | Missoula.    |
| William T. Groom .....  | Butte.       |
| A. J. King .....        | Kalispell.   |
| W. C. Ryan .....        | Bozeman.     |
| James H. Miller .....   | Boulder.     |
| J. V. Owens .....       | Missoula.    |
| Geo. E. Pritchett ..... | Butte.       |
| A. M. Krest .....       | Missoula.    |
| J. E. Cohenour .....    | Butte.       |
| Alex Penaluna .....     | Butte.       |
| J. W. Roberts .....     | Great Falls. |
| V. J. Babcock .....     | Great Falls. |
| A. E. Roberts .....     | Stockett.    |
| H. K. Rouzer .....      | Missoula.    |

**Continental Life Insurance and Investment Company.**

McCormick Building, Salt Lake City, Utah.

John Dern, President; W. V. Rice, Secretary.

**Agents.**

| Name.                   | Address. |
|-------------------------|----------|
| Oliver Lab .....        | Butte.   |
| Edmund Ladendorff ..... | Butte.   |
| Joe La Chapelle .....   | Helena.  |
| Herman Von Deick .....  | Helena.  |

# Equitable Life Assurance Society of the United States.

165 Broadway, New York.

Wm. A. Day, President; William Alexander, Secretary.

Rickards & Ellis, Mgrs., Helena, Montana.

## Agents.

| Name.                     | Address.     |
|---------------------------|--------------|
| L. H. Beckett .....       | Billings.    |
| David S. Bethune .....    | Beatrice.    |
| Uhland Boyer .....        | Billings.    |
| Richard Brimacombe .....  | Butte.       |
| Geo. F. Brooks .....      | Missoula.    |
| Geo. H. Casavaw .....     | Great Falls. |
| Geo. B. Conway .....      | Helena.      |
| Bruce A. Cumming .....    | Lewistown.   |
| Wyman Ellis .....         | Helena.      |
| Wm. D. Fenner .....       | Butte.       |
| Raymond K. Griffeth ..... | Helena.      |
| J. F. Mathews .....       | Havre.       |
| Louis Nelson .....        | Plentywood.  |
| Allen Pierse .....        | Great Falls. |
| Gustavus A. Schanze ..... | Helena.      |
| Earl B. Wittich .....     | Livingston.  |

# The Fidelity Mutual Life Insurance Company.

112-116 Broad St., Philadelphia, Penn.

L. G. Fouse, President; H. H. Fouse, Secretary.

No Agents appointed at this time.

# The Germania Life Insurance Company.

50 Union Square, New York.

Cornelius Doremus, President; Carl Heye, Secretary.

F. B. Linderman, State Agent, Helena, Montana.

## Agents.

| Name.                    | Address. |
|--------------------------|----------|
| Frank B. Linderman ..... | Helena.  |
| S. N. Nicholson .....    | Helena.  |
| Joseph P. Donnelly ..... | Helena.  |

# Guarantee Fund Life Association.

Brandeis Building, Omaha, Neb.

F. McGiverin, President; J. C. Buffington, Secretary.

## Agents.

| Name.                | Address.   |
|----------------------|------------|
| Allen H. Welsh ..... | Billings.  |
| Roy Campbell .....   | Red Lodge. |



**Manhattan Life Insurance Company.**

64-70 Broadway, New York City.

Henry B. Stokes, President; Melvin De Mott, Secretary.

**Agents.**

| Name.                     | Address. |
|---------------------------|----------|
| Charles E. Meagher .....  | Butte.   |
| Patrick M. Sullivan ..... | Butte.   |

**Merchants Life Association.**

National State Bank Building, Burlington, Iowa.

John J. Seerley, President; F. J. Kuhlemeier, Secretary.

**Agents.**

| Name.               | Address.    |
|---------------------|-------------|
| E. B. Day .....     | Helena.     |
| F. A. Gilbert ..... | Butte.      |
| R. C. Waite .....   | Bozeman.    |
| G. M. Briner .....  | Big Timber. |

**Metropolitan Life Insurance Company.**

1 Madison Ave., New York City.

John R. Hegeman, President; James S. Roberts, Secretary.

Marcus W. Pander, Supt., Butte District, Butte, Mont.

**Agents.**

| Name.                       | Address.     |
|-----------------------------|--------------|
| John Pearce .....           | Missoula.    |
| Edward L. Wall .....        | Helena.      |
| William Auerbach .....      | Helena.      |
| William Jenkins .....       | Butte.       |
| Arthur D. Sperry .....      | Anaconda.    |
| Joseph E. Cooney .....      | Butte.       |
| Robert Middleton .....      | Butte.       |
| Chester B. Lippet .....     | Butte.       |
| Wilford H. Byers .....      | Butte.       |
| Philip T. Moser .....       | Great Falls. |
| Marcus W. Pander .....      | Butte.       |
| Frank Oelke .....           | Butte.       |
| Ernest P. Hanshumaker ..... | Helena.      |

**Missouri State Life Insurance Company.**

Chemical Bldg., St. Louis, Missouri.

Edmund P. Melson, President; Harry V. Donnelly Ass't Sec'y.

Jas M. Rhoades, Gen. Agt., Missoula, Mont.

**Agents.**

| Name.               | Address.  |
|---------------------|-----------|
| L. D. Howard .....  | Missoula. |
| E. D. Noonan .....  | Missoula. |
| J. M. Rhoades ..... | Missoula. |

# Montana Life Insurance Company.

Helena, Montana.

W. G. Conrad, President; J. M. Miller, Secretary.

H. R. Cunningham, Vice President and Mgr., Helena, Mont.

## Agents.

| Name.                    | Address.               |
|--------------------------|------------------------|
| C. O. Vowell .....       | Butte.                 |
| Geo. Gould .....         | Bozeman.               |
| Walter H. Holliday ..... | Butte.                 |
| A. L. Bradley .....      | Augusta.               |
| A. G. Smith .....        | Helena.                |
| F. T. Johnson .....      | Helena.                |
| Mrs. Frances Hobbs ..... | Lewistown.             |
| J. N. Osborne .....      | Moore.                 |
| L. J. Anderson .....     | Helena.                |
| A. J. Chartier .....     | Helena.                |
| H. R. Cunningham .....   | Helena.                |
| Ira H. French .....      | Helena.                |
| E. W. Funk .....         | Helena.                |
| J. E. Garwood .....      | Benchland.             |
| A. C. Grande .....       | Lennepe.               |
| George M. Gutch .....    | Helena.                |
| Jesse Harry .....        | White Sulphur Springs. |
| John W. Hobbs .....      | Lewistown.             |
| S. L. Hodges .....       | Martinsdale.           |
| Elbert Hymer .....       | Butte.                 |
| L. V. Jackson .....      | Moccasin.              |
| T. F. McDowell .....     | White Sulphur Springs. |
| L. J. Machemer .....     | Maudlow.               |
| E. L. Mayo .....         | Butte.                 |
| J. M. Miller .....       | Helena.                |
| E. E. Parker .....       | Radersburg.            |
| W. A. Patterson .....    | Great Falls.           |
| E. A. Palmer .....       | Belgrade.              |
| John W. Pospisil .....   | Moore.                 |
| Robert L. Ross .....     | Melstone.              |
| Irvin E. Schneider ..... | Roundup.               |
| N. J. Tiedens .....      | Helena.                |
| A. P. Vance .....        | Helena.                |
| D. F. Williams .....     | Helena.                |
| H. E. Yockey .....       | Helena.                |
| Geo. W. Ziegler .....    | Helena.                |
| John A. Volz .....       | Great Falls.           |
| Earl E. Brown .....      | Bridger.               |
| W. R. Call .....         | Cascade.               |

# Mutual Benefit Life Insurance Company.

750 Broad St., Newark, N. J.

Frederick Frelinghuysen, President; J. Wm. Johnson, Secretary.

Hal B. Ives, State Agt., Helena, Mont.

## Agents.

| Name.                       | Address.   |
|-----------------------------|------------|
| Hal B. Ives .....           | Helena.    |
| Fred C. Martin .....        | Lewistown. |
| Charles W. Morton .....     | Lewistown. |
| Edward D. Noonan .....      | Hamilton.  |
| Edgar Pinkston .....        | Butte.     |
| Christopher L. Taylor ..... | Missoula.  |
| Leon A. Thompson .....      | Anaconda.  |



**Mutual Life Insurance Company.**

34 Nassau St., New York.

Chas. A. Peabody, President; Wm. J. Easton and Wm. F. Dix, Secretaries.  
E. C. Winburn, Mgr., Spokane, Wash.

**Agents.**

| Name.                     | Address.       |
|---------------------------|----------------|
| Dan Allen .....           | Livingston.    |
| John E. de Carle .....    | Miles City.    |
| William E. Dowlin .....   | Forsyth.       |
| F. H. Fischer .....       | Kalispell.     |
| E. P. Fischer .....       | Kalispell.     |
| M. J. Gardiner .....      | Butte.         |
| Griffin & Stannard .....  | Kalispell.     |
| C. W. Ling .....          | Havre.         |
| Miller & Jordan .....     | Glendive.      |
| Morley & Thomas Co. ....  | Butte.         |
| J. H. Powell .....        | Virginia City. |
| S. J. Richards .....      | Missoula.      |
| F. G. Smith .....         | Pony.          |
| Wellcome & Peckover ..... | Anaconda.      |
| Eugene C. Winburn .....   | Helena.        |
| H. M. Wood .....          | Great Falls.   |
| L. O. Ling .....          | Miles City.    |

**National Life Insurance Company.**

116 State St., Montpelier, Vermont.

Jos. A. De Boer, President; Osman D. Clark, Secretary.  
Francis E. Heller, State Agent, Helena, Montana.

**Agents.**

| Name.                    | Address.     |
|--------------------------|--------------|
| Byron DeForest .....     | Great Falls. |
| C. H. Gutchell .....     | Great Falls. |
| Allen P. Bowie .....     | Butte.       |
| Robert D. Gordon .....   | Butte.       |
| Frank M. Pearson .....   | Missoula.    |
| Thomas J. Todd .....     | Helena.      |
| James I. Sanderson ..... | Anaconda.    |
| P. C. Aller .....        | Drummond.    |
| Francis E. Heller .....  | Helena.      |
| Alfred T. Hibbard .....  | Helena.      |
| John W. Bartlett .....   | Cut Bank.    |
| Daniel V. Reese .....    | Great Falls. |
| Eugene B. Provinse ..... | Red Lodge.   |

# National Life Insurance Company of Montana.

Butte, Montana.

A. J. Bennett, President; John F. Davies, Asst. Secy.

Edwards & Traweek, Gen. Agts., Butte, Mont.

## Agents.

| Name.                    | Address.     |
|--------------------------|--------------|
| Fred H. Croghen .....    | Butte.       |
| Otto A. Hartford .....   | Anaconda.    |
| V. T. Williamson .....   | Butte.       |
| Jas. A. Edwards .....    | Kalispell.   |
| E. H. Archer .....       | Butte.       |
| Floyd A. Edwards .....   | Anaconda.    |
| Andrew J. Hartford ..... | Anaconda.    |
| L. C. Bennington .....   | Livingston.  |
| Harry A. Stine .....     | Columbus.    |
| Arthur E. Lewis .....    | Columbus.    |
| Guy Boyington .....      | Billings.    |
| Marvin C. Jones .....    | Billings.    |
| Wm. W. Edwards .....     | Butte.       |
| Curtis E. Traweek .....  | Butte.       |
| John F. Steele .....     | Crow Agency. |
| Geo. W. Barney .....     | Moore.       |
| I. M. Hobensack .....    | Lewistown.   |
| Howard Morgan .....      | Butte.       |
| M. J. Franklind .....    | Butte.       |
| Ray S. Conger .....      | Thompson.    |
| Louis Watson .....       | Hamilton.    |
| N. H. Morgan .....       | Thompson.    |
| Harry J. Aden .....      | Helena.      |
| O. J. Woodworth .....    | Wisdom.      |
| D. E. Billings .....     | Big Timber.  |
| A. A. Walker .....       | Bozeman.     |
| Abbott & Ford .....      | Anaconda.    |
| Langdoc & Matthews ..... | Anaconda.    |
| William P. Rippey .....  | Livingston.  |
| J. H. Jordan .....       | Laurel.      |
| B. G. Brockway .....     | Billings.    |
| Gardner B. Parker .....  | Butte.       |
| C. O. Reynolds .....     | Forsyth.     |
| R. L. Smith .....        | Butte.       |
| T. A. Berkin .....       | Lewistown.   |
| G. M. Roe .....          | Butte.       |
| R. M. Messick .....      | Lewistown.   |

# National Life Insurance Company of the U. S. A.

29 So. LaSalle St., Chicago, Ill.

A. M. Johnson, President; Robert D. Lay, Secretary.

## Agents.

| Name.                 | Address.   |
|-----------------------|------------|
| E. R. Judd .....      | Lewistown. |
| E. R. Carroll .....   | Butte.     |
| I. M. Robertson ..... | Butte.     |
| B. M. Thompson .....  | Missoula.  |
| A. W. Lucas .....     | Ekalaka.   |
| R. E. Reber .....     | Fromberg.  |

# New World Life Insurance Co.

712-715 Old Nat'l Bank Bldg., Spokane, Wash.

Edward J. Cannon, President; Edward J. O'Shea, Secretary.

Phil T. Dunn, State Agt., Butte, Mont.

## Agents.

| Name.                    | Address.     |
|--------------------------|--------------|
| Phil T. Dunn .....       | Butte.       |
| Wm. T. Balensiefer ..... | Helena.      |
| Henry M. Hanly .....     | Glendive.    |
| P. Wendell Murray .....  | Great Falls. |
| Victor F. Dusek .....    | Lewistown.   |



New York Life Insurance Company.

346 Broadway, New York.

Darwin P. Kingsley, President; Seymour M. Ballard, Secretary.

Homer Bostwick, Agency Director, Butte, Mont.

Agents.

| Name.                     | Address.     |
|---------------------------|--------------|
| Avis Antill .....         | Butte.       |
| Homer Bostwick .....      | Butte.       |
| Addison J. Brodrick ..... | Havre.       |
| C. J. Cutler .....        | Butte.       |
| Hugh D. Cook .....        | Miles City.  |
| Geo. A. Chichester .....  | Great Falls. |
| Francis X. Giard .....    | Butte.       |
| A. Harding .....          | Lewistown.   |
| Chas. A. Lindenberg ..... | Miles City.  |
| Levi W. Mack .....        | Havre.       |
| Oscar C. Ovren .....      | Billings.    |
| Mrs. Ora M. Ovren .....   | Billings.    |
| Chas. F. Quinby .....     | Manhattan.   |
| C. M. Smith .....         | Butte.       |
| Richard de B. Smith ..... | Missoula.    |
| Roy R. Smith .....        | Helmville.   |
| Dennis J. Sullivan .....  | Butte.       |
| Fred J. Stanley .....     | Glendive.    |
| Frank P. Sherburne .....  | Browning.    |
| Peter Tobin .....         | Butte.       |
| P. Wallinder .....        | Havre.       |
| A. P. Welch .....         | Lewistown.   |
| John Willis .....         | Glasgow.     |
| Chas. D. White .....      | Fort Benton. |
| Arthur L. Brown .....     | Livingston.  |
| Delbert Fiock .....       | Oswego.      |
| Edmund J. Donnelly .....  | Butte.       |
| Sue Baldwin .....         | Butte.       |
| John W. Wunnicke .....    | Great Falls. |
| H. H. Wahrmond .....      | Butte.       |
| Morton E. Knowles .....   | Helena.      |
| Avy L. Short .....        | Dodson.      |

The Northwestern Mutual Life Insurance Company.

Cor. Broadway and Michigan Sts., Wilwaukee, Wis.

Geo. C. Markham, President; A. S. Hathaway, Secretary.

Sam D. Goza, State Agent, Helena, Montana.

Agents.

| Name.                              | Address.      |
|------------------------------------|---------------|
| A. J. Brodrick .....               | Havre.        |
| P. J. Gilroy .....                 | Polson.       |
| Sam D. Goza .....                  | Helena.       |
| Conrad Becker .....                | Helena.       |
| Geo. A. Blackburn .....            | Helena.       |
| Blankenship & Smith .....          | Hinsdale.     |
| E. O. Chaney .....                 | Missoula.     |
| Otto M. Christinson .....          | Glasgow.      |
| M. V. Conroy .....                 | Butte.        |
| J. B. DePue .....                  | East Helena.  |
| Wm. Devine .....                   | Anaconda.     |
| L. K. Devlin .....                 | Havre.        |
| D. V. Dutro .....                  | Dodson.       |
| J. B. Furley .....                 | Harlowton.    |
| J. A. Gilluly .....                | Columbus.     |
| W. F. Gullette .....               | Deer Lodge.   |
| B. M. Harris .....                 | Park City.    |
| Ray Hildebrand .....               | Glendive.     |
| J. V. Kelly .....                  | Harlowton.    |
| S. W. Kelsey .....                 | Miles City.   |
| John Kountz .....                  | Bozeman.      |
| N. B. Lundwall .....               | Bozeman.      |
| W. P. Matheson .....               | Billings.     |
| C. S. May .....                    | Valier.       |
| J. J. Ober .....                   | Polson.       |
| O. C. Ovren .....                  | Billings.     |
| F. H. Peterson .....               | Benchland.    |
| Leo. W. Phillips .....             | Livingston.   |
| B. L. Price .....                  | Laurel.       |
| J. F. Rich .....                   | Bridger.      |
| Jno. G. Schwarder .....            | Valier.       |
| H. A. Speed .....                  | Lewistown.    |
| Stub, Huntsberger & Campbell ..... | Great Falls.  |
| W. J. Thomas .....                 | Butte.        |
| O. J. Wackerlin .....              | Fort Benton.  |
| H. G. Wright .....                 | Great Falls.  |
| F. H. Zentner .....                | Stevensville. |
| Harry J. Truscott .....            | Miles City.   |
| Alexander Collins .....            | Butte.        |

Northwestern National Life Insurance Company.

Cor. Nicollet Ave. and Eeleventh St., Minneapolis, Minn.

Leonard K. Thompson, President; F. E. Pyeatt, Secretary.

Agents.

| Name.                | Address.    |
|----------------------|-------------|
| John Bidlake .....   | Billings.   |
| Ray Van Houton ..... | Billings.   |
| W. L. Campbell ..... | Red Lodge.  |
| C. H. Fagan .....    | Helena.     |
| E. E. Harriott ..... | Missoula.   |
| G. W. Lentz .....    | Butte.      |
| A. N. Melvin .....   | Livingston. |
| Robt. Allan .....    | Miles City. |
| H. H. Farnum .....   | Helena.     |
| J. N. Bailey .....   | Plains.     |
| C. W. Greening ..... | Melstone.   |



Pacific Mutual Life Insurance Company.

Sixth and Olive Sts., Los Angeles, Cal.

Geo. I. Cochran, President; C. I. D. Moore, Secretary.

Agents.

| Name.                 | Address.     |
|-----------------------|--------------|
| Henry E. Hager .....  | Great Falls. |
| Harry Smith .....     | Whitefish.   |
| John Everett .....    | Livingston.  |
| Fred O. Kaste .....   | Havre.       |
| Fred G. Bradley ..... | Havre.       |
| Earl B. Wittich ..... | Livingston.  |
| H. A. Chase .....     | Missoula.    |

Penn Mutual Life Insurance Company.

921 Chestnut St., Philadelphia, Pa.

Geo. K. Johnson, President; John Humphreys, Secretary.

Sol Poznanski, Gen't Agt., Helena, Mont.

Agents.

| Name.                              | Address.     |
|------------------------------------|--------------|
| D. U. McFarland .....              | Anaconda.    |
| Hilger Loan & Realty Company ..... | Lewistown.   |
| H. E. Rickard .....                | Poplar.      |
| M. J. Walsh .....                  | Livingston.  |
| Peckham, Pettitt & Osborne .....   | Missoula.    |
| F. Thayer Stoddard .....           | Missoula.    |
| Frank P. Keith .....               | Missoula.    |
| John T. Lantz .....                | Butte.       |
| Billings Loan & Title Co. ....     | Billings.    |
| W. S. Frary .....                  | Great Falls. |
| L. E. Blixt .....                  | Helena.      |
| Robt. N. Jones .....               | Harlowton.   |
| B. P. McNair .....                 | Great Falls. |
| Mrs. Rebecca J. O'Brien .....      | Helena.      |
| Imogene S. Madden .....            | Lewistown.   |
| Sol Poznanski .....                | Helena.      |

The Prudential Insurance Company of America.

755-769 Broad St., Newark, N. J.

Forrest F. Dryden, President; Edward Gray, Secretary.

Agents.

| Name.                     | Address.     |
|---------------------------|--------------|
| W. B. Chappell .....      | Glendive.    |
| Lewis M. Dantzler .....   | Butte.       |
| George Hickman .....      | Great Falls. |
| Lee L. Minnick .....      | Saco.        |
| Alex Penaluna .....       | Butte.       |
| Wm. J. Regan .....        | Butte.       |
| Louis M. Schott .....     | Butte.       |
| Wm. Shaw .....            | Helmville.   |
| George L. Sorensen .....  | Manhattan.   |
| Wm. P. Rixon .....        | Billings.    |
| Marshall W. Tobey .....   | Fort Benton. |
| Walter R. Westbrook ..... | Laurel.      |
| Horace J. Merkle .....    | Butte.       |

**The Travelers Insurance Company.**  
700 Main St., Hartford, Conn.  
Sylvester C. Dunham, President; James L. Howard, Secretary.  
**Agents.**

| Name.                         | Address.               |
|-------------------------------|------------------------|
| Fred M. Byrne .....           | Belgrade.              |
| J. J. Collins .....           | Billings.              |
| O. G. Buerkle .....           | Bozeman.               |
| J. A. Ellis .....             | Bozeman.               |
| John G. Degnan .....          | Butte.                 |
| Matt C. Ives .....            | Butte.                 |
| J. A. McMillan .....          | Butte.                 |
| Wm. H. Merriman .....         | Butte.                 |
| J. M. Montgomery .....        | Columbia Falls.        |
| T. C. Loughlin .....          | Deer Lodge.            |
| Robt. Midtlyng .....          | Deer Lodge.            |
| Chester E. Tyndal .....       | Drummond.              |
| M. J. Corcoran .....          | Forsyth.               |
| Ed. A. Tamm .....             | Harlowton.             |
| Bert L. Noel .....            | Helena.                |
| Edward S. Richards .....      | Helena.                |
| Rene R. Thiele .....          | Ismay.                 |
| T. F. Coin .....              | Judith Gap.            |
| Jos. H. Trickey .....         | Kalispell.             |
| Rush C. King .....            | Lavina.                |
| A. C. Hohmann .....           | Lewistown.             |
| W. E. Bennett .....           | Livingston.            |
| Harry C. Kearby .....         | Lombard.               |
| Peter A. Gallagher .....      | Manhattan.             |
| Victor D. Harlowe .....       | Miles City.            |
| E. B. McConnell .....         | Miles City.            |
| D. A. Grim .....              | Missoula.              |
| N. H. Mason .....             | Missoula.              |
| H. G. Merkle .....            | Moore.                 |
| Chas. J. Dougherty .....      | Plains.                |
| Chas. K. Clarke .....         | Roundup.               |
| Erwin E. Kemp .....           | Ryegate.               |
| Schuyler C. Ray .....         | Superior.              |
| Burt Sinclair .....           | Thompson.              |
| Chas. H. Burt .....           | Three Forks.           |
| John B. Anderson .....        | Townsend.              |
| Chas. D. Eliot .....          | Great Falls.           |
| John Everett .....            | Livingston.            |
| Jos. E. Farnum .....          | Miles City.            |
| H. B. Palmer & Co., Inc. .... | Helena.                |
| Chas. W. Tyler .....          | Glasgow.               |
| J. E. Cole .....              | Mondak.                |
| Reuben J. Rundell .....       | Philipsburg.           |
| A. J. Nicholson .....         | White Sulphur Springs. |

**Union Central Life Insurance Co.**  
353 W. Fourth St., Cincinnati, Ohio.  
Jesse R. Clark, President; John D. Sage, Secretary.  
**No Agents appointed at this time.**

**Western Union Life Insurance Company.**  
Riverside and Madison Sts., Spokane, Wash.  
R. L. Rutter, President; H. C. Sampson, Secretary.  
**Agents.**

| Name.                     | Address.     |
|---------------------------|--------------|
| Harold A. Chambers .....  | Hobson.      |
| P. F. Hosch .....         | Helena.      |
| W. C. Irwin .....         | Hamilton.    |
| A. T. Jeffers .....       | Bozeman.     |
| Clarence H. Lathrop ..... | Billings.    |
| O. C. Ovren .....         | Billings.    |
| Alex Penaluna .....       | Butte.       |
| Geo. A. Reese .....       | Hamilton.    |
| F. W. Schmeideskamp ..... | Three Forks. |
| Wm. MacGregor .....       | Missoula.    |
| Wm. Rightbower .....      | Troy.        |
| J. M. Roberts .....       | Libby.       |



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## List of Miscellaneous and Casualty Insurance Companies

INCLUDING ACCIDENT, STEAM BOILER, PLATE GLASS, EMPLOYER'S LIABILITY, SURETY, ETC., INSURANCE, GIVING NAMES AND ADDRESSES OF OFFICERS, AND A LIST OF THE REGULARLY LICENSED AGENTS AUTHORIZED TO REPRESENT SAID COMPANIES IN THE STATE OF MONTANA FOR THE YEAR ENDING MARCH 31, 1913.

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**American Bonding Company of Baltimore.**  
 Equitable Building, Baltimore, Maryland.  
 George Cator, President; Wm. E. P. Duvall, Secretary.  
**Agents.**

| Name.                           | Address.       |
|---------------------------------|----------------|
| Slemons & Booth .....           | Butte.         |
| H. C. Allen .....               | Big Timber.    |
| Geo. M. Hays .....              | Billings.      |
| Jos. H. Baker .....             | Bozeman.       |
| W. W. Clarke .....              | Columbus.      |
| R. B. Stevens .....             | Deer Lodge.    |
| J. H. Miskimen .....            | Glendive.      |
| W. S. Frary .....               | Great Falls.   |
| A. L. Johnston .....            | Hamilton.      |
| E. C. Carruth .....             | Havre.         |
| Mattson & Toughill .....        | Helena.        |
| Chas. W. Pomeroy .....          | Kalispell.     |
| G. W. Cook .....                | Lewistown.     |
| W. McKee .....                  | Livingston.    |
| Security Land & Loan Co. ....   | Miles City.    |
| Wheeldon, Fernald & Rossi ..... | Missoula.      |
| C. C. Willis .....              | Plains.        |
| J. P. Kearns .....              | Townsend.      |
| J. Z. Clem .....                | Virginia City. |

**American Surety Company of New York.**  
 100 Broadway, New York City.  
 F. W. Lafrentz, President; H. B. Zevely, Secretary.  
 Wesley E. King, Mgr., Salt Lake City, Utah.  
**Agents.**

| Name.                        | Address.        |
|------------------------------|-----------------|
| Wellcome & Peckover Co. .... | Anaconda.       |
| T. P. Stewart .....          | Anaconda.       |
| C. C. Covington .....        | Augusta.        |
| J. Harry Wright .....        | Bear Creek.     |
| A. P. McAnelly .....         | Belt.           |
| F. H. Peterson .....         | Benchland.      |
| J. W. Geiger .....           | Big Timber.     |
| A. G. Hatch .....            | Big Timber.     |
| Snell & Arnott .....         | Billings.       |
| Edgar B. Camp .....          | Billings.       |
| E. M. Gardner Co. ....       | Bozeman.        |
| Justin M. Smith .....        | Bozeman.        |
| J. F. Trumbo .....           | Bridger.        |
| Kirk, Bourquin & Kirk .....  | Butte.          |
| L. A. King .....             | Butte.          |
| H. W. Brown .....            | Cascade.        |
| R. E. O'Keefe .....          | Chinook.        |
| O. J. Wakefield .....        | Clyde Park.     |
| Martin Conlin .....          | Columbia Falls. |
| J. E. Ritchey .....          | Conrad.         |
| Frank M. Catlin .....        | Culbertson.     |
| Robert L. Taft .....         | Cut Bank.       |
| P. V. Lofgren .....          | Dagmar.         |
| Sever Thompson .....         | Darby.          |
| Moncure Cockrell .....       | Deer Lodge.     |
| Edmund J. Callaway .....     | Dillon.         |
| A. L. Stone .....            | Dillon.         |
| J. B. Featherman .....       | Drummond.       |
| Geo. G. Grant .....          | Ekalaka.        |
| L. J. B. Chapman .....       | Eureka.         |
| F. M. Schaefer .....         | Fairview.       |
| Geo. A. Horkan .....         | Forsyth.        |
| Harvey F. Young .....        | Gateway.        |
| T. F. Hagan .....            | Glendive.       |
| J. W. Speer .....            | Great Falls.    |
| J. D. Taylor .....           | Hamilton.       |
| Chas. S. Wagner .....        | Hamilton.       |
| J. A. Hatch .....            | Harlem.         |
| W. C. Husband .....          | Harlowton.      |
| C. C. Bronson .....          | Havre.          |



American Surety Company of New York—(Continued).

| Name.                     | Address.               |
|---------------------------|------------------------|
| Homer G. Murphy .....     | Helena.                |
| W. M. Biggs .....         | Helena.                |
| William Ryder .....       | Hinsdale.              |
| J. R. Middleton .....     | Hysham.                |
| E. J. Armstrong .....     | Ismay.                 |
| Hallie L. Bills .....     | Judith Gap.            |
| F. O. Williams .....      | Kalispell.             |
| D. F. Smith .....         | Kalispell.             |
| J. S. Kelly .....         | Kendall.               |
| R. S. Fudge .....         | Laurel.                |
| Edmund Wright .....       | Lewistown.             |
| Oliver W. Belden .....    | Lewistown.             |
| Jos. Brooks .....         | Livingston.            |
| John A. Tressler .....    | Malta.                 |
| Geo. K. Clarke .....      | Manhattan.             |
| S. L. Hodges .....        | Martinsdale.           |
| P. J. Eie .....           | Medicine Lake.         |
| C. B. Towers Co. ....     | Miles City.            |
| Richard H. Smith .....    | Missoula.              |
| Homer Detrick .....       | Moore.                 |
| H. J. Faust .....         | Ovando.                |
| B. M. Harris .....        | Park City.             |
| Herbert S. Woodward ..... | Philbrook.             |
| F. D. Sayce .....         | Philipsburg.           |
| I. R. Blaisdell .....     | Plains.                |
| N. L. Nelson .....        | Plentywood.            |
| Andrew J. Lowary .....    | Polson.                |
| Frank Hunter .....        | Poplar.                |
| C. F. Richardson .....    | Roundup.               |
| Harry A. Vagg .....       | Saco.                  |
| E. M. Reynolds .....      | Salesville.            |
| E. A. Kenoyer .....       | Sidney.                |
| Geo. W. Noffsinger .....  | Somers.                |
| J. B. Parnall .....       | Stevensville.          |
| W. A. Brubaker .....      | Terry.                 |
| W. E. Nippert .....       | Thompson.              |
| P. M. Abbott .....        | Three Forks.           |
| Geo. R. Allen .....       | Twin Bridges.          |
| E. C. Baxter .....        | Twodot.                |
| Wm. L. Bullock .....      | Valier.                |
| Harry Smith .....         | Whitefish.             |
| D. F. Riggs .....         | Whitehall.             |
| Blessing & Fowlie .....   | White Sulphur Springs. |
| P. A. Fischer .....       | Wibaux                 |
| A. J. Just .....          | Yates.                 |

Casualty Company of America.

123-133 William St., New York City.

Edwin W. DeLeon, President; John E. Connelly, Secretary.

Agents.

| Name.                    | Address. |
|--------------------------|----------|
| Morley & Thomas Co. .... | Putte.   |

# Continental Casualty Co.

Hammond, Indiana.

H. G. B. Alexander, President; W. H. Betts, Secretary.  
General Offices, 1208 Michigan Ave., Chicago, Ill.

## Agents.

| Name.                  | Address.    |
|------------------------|-------------|
| J. A. Caraplis .....   | Butte.      |
| Walter J. Haase .....  | Miles City. |
| Elbert Hymer .....     | Butte.      |
| Leon Johnson .....     | Butte.      |
| L. J. McLanegan .....  | Butte.      |
| Fred W. McKay .....    | Bozeman.    |
| P. N. Musser .....     | Butte.      |
| D. J. Sullivan .....   | Butte.      |
| C. O. Vowell .....     | Butte.      |
| Elmer Wheeler .....    | Butte.      |
| E. L. Shepard .....    | Roundup.    |
| J. W. Eagleston .....  | Lima.       |
| E. M. Eversole .....   | Lima.       |
| P. W. Follin .....     | Lima.       |
| Andrew A. Powers ..... | Miles City. |
| D. W. Rogers .....     | Butte.      |

# Employers' Liability Assurance Corporation, Ltd.

London, England.

Samuel Appleton, U. S. Mgr., 33 Broad Street, Boston, Massachusetts.

## Agents.

| Name.                               | Address.     |
|-------------------------------------|--------------|
| Wellcome & Peckover .....           | Anaconda.    |
| Matheson & Matheson .....           | Billings.    |
| W. B. Burket Co. ....               | Bozeman.     |
| Raymond H. Hough .....              | Bridger.     |
| Morley & Thomas Co. ....            | Butte.       |
| Frary & Burlingame .....            | Great Falls. |
| C. F. Ellis & Co. ....              | Helena.      |
| I. D. Rognlien .....                | Kalispell.   |
| B. A. Cumming .....                 | Lewistown.   |
| Livingston Land & Abstract Co. .... | Livingston.  |
| Wheeldon-Rossi Co. ....             | Missoula.    |
| Provinse & Campbell .....           | Red Lodge.   |

# Fidelity & Casualty Company.

92 Liberty St., New York.

Robert J. Hillas, President; Theodore E. Gaty, Secretary.

## Agents.

| Name.                                 | Address.     |
|---------------------------------------|--------------|
| H. B. Palmer & Co. ....               | Helena.      |
| C. H. Morse .....                     | Belgrade.    |
| W. P. Matheson .....                  | Billings.    |
| National Mining & Investment Co. .... | Butte.       |
| George Blinn .....                    | Butte.       |
| O. F. Wadsworth, Jr. ....             | Great Falls. |
| B. P. McNair .....                    | Great Falls. |
| Standard Realty Co. ....              | Helena.      |
| Griffin & Stannard .....              | Kalispell.   |
| T. M. Swindlehurst .....              | Livingston.  |
| Peckham, Pettitt & Osborne .....      | Missoula.    |



Fidelity & Deposit Company of Maryland.

Charles & Lexington Sts., Baltimore, Maryland.

Edwin Warfield, President; Harry Nicodemus, Secretary.

Agents.

| Name.                             | Address.     |
|-----------------------------------|--------------|
| Ja North .....                    | Billings.    |
| E. J. Hines .....                 | Bozeman.     |
| A. T. Morgan .....                | Butte.       |
| J. Edwin Shoudy .....             | Darby.       |
| A. E. Rogers .....                | Great Falls. |
| D. W. Jacobus .....               | Helena.      |
| Griffith-Booth Realty Co. ....    | Kalispell.   |
| Empire Land & Investment Co. .... | Lewistown.   |
| Harry W. Dyer .....               | Livinston.   |
| John Gibb .....                   | Miles City.  |
| A. K. Anderson .....              | Missoula.    |
| H. P. Lambert .....               | Roundup.     |

Frankfort Marine, Accident & Plate Glass Ins. Co.

Frankfort-on-the-Main, Germany.

C. H. Franklin, U. S. Manager, 100 William St., New York, N. Y.

David Duncan, Gen. Agt., 340 Sansome St., San Francisco, Cal.

Agents.

| Name.                                    | Address.  |
|--|-----------|
| W. J. Thomas .....                       | Butte.    |
| R. E. Jennings .....                     | Butte.    |
| George E. Bettenson .....                | Butte.    |
| Ed G. Marsh .....                        | Anaconda. |
| J. F. Rich .....                         | Bridger.  |
| H. G. Putt .....                         | Cut Bank. |
| Sol Poznanski .....                      | Helena.   |
| Balensiefer Realty & Investment Co. .... | Helena.   |
| Peckham, Pettitt & Osborne .....         | Missoula. |

Hartford Steam Boiler Inspection and Insurance Company.

56 Prospect St., Hartford, Conn.

L. B. Brainerd, President; C. S. Blake, Secretary.

Thos. E. Shears, Gen. Agt., Denver, Colo.

Agents.

| Name.                     | Address.          |
|---------------------------|-------------------|
| T. B. Miller .....        | Helena.           |
| Soren Anderson .....      | At Large.         |
| William B. Burkett .....  | Bozeman.          |
| John B. Collins .....     | Miles City.       |
| Edgar E. Givens .....     | Kalispell.        |
| Homer J. Hawley .....     | Special at Large. |
| Wm. P. Matheson .....     | Billings.         |
| Benedict P. McNair .....  | Great Falls.      |
| Morley & Thomas .....     | Butte.            |
| Pettitt & Osborne .....   | Missoula.         |
| Wellcome & Peckover ..... | Anaconda.         |

Indiana & Ohio Live Stock Insurance Company.

132½ East Main St., Crawfordsville, Indiana.

John R. Bonnell, President; Charles L. Goodbar, Secretary.

Dr. M. E. Knowles, General Agent, Helena, Montana.

Agents.

| Name.                                   | Address.    |
|---|-------------|
| Fred'k T. Hull .....                    | Conrad.     |
| H. Clyde Nelson .....                   | Bozeman.    |
| S. P. Wilson .....                      | Deer Lodge. |
| Pioneer Live Stock & Insurance Co. .... | Helena.     |
| E. E. Givens .....                      | Kalispell.  |
| Cook & Cheney .....                     | Miles City. |

Lloyds Plate Glass Insurance Company.

61-63 William St., New York, N. Y.

William T. Woods, President; Chas. E. W. Chambers, Secretary.

Christensen & Goodwin, Mgrs. 241 Sansome St., San Francisco, Cal.

Agents.

| Name.                            | Address.     |
|----------------------------------|--------------|
| Wellcome & Peckover .....        | Anaconda.    |
| P. M. Sullivan .....             | Anaconda.    |
| M. V. Conroy .....               | Butte.       |
| Frank M. Bell .....              | Butte.       |
| O. E. Myers Realty Co. ....      | Bozeman.     |
| D. H. Holliday .....             | Billings.    |
| Montana Realty & Loan Co. ....   | Billings.    |
| H. S. Williston .....            | Billings.    |
| E. Scharnikow .....              | Deer Lodge.  |
| Williams-Hill Co. ....           | Great Falls. |
| Biggs Investment Co. ....        | Helena.      |
| John B. Fritschi .....           | Helena.      |
| James F. Torrence .....          | Hamilton.    |
| L. V. Beaulieu .....             | Havre.       |
| E. E. Givens .....               | Kalispell.   |
| William Jennison .....           | Libby.       |
| James L. Martin .....            | Lewistown.   |
| Peckham, Pettitt & Osborne ..... | Missoula.    |

London & Lancashire Guarantee & Accident Company.

Toronto, Ontario.

A. G. McIlwaine, Jr., U. S. Mgr., 20-22 Trinity St., Hartford, Conn.

James Wyper, Mgr., 271 Sacramento St., San Francisco, Cal.

Agents.

| Name.                  | Address.          |
|------------------------|-------------------|
| Carl B. Campbell ..... | Jefferson Island. |
| W. H. Mahoney .....    | Anaconda.         |
| C. E. Adams .....      | Three Forks.      |



# Massachusetts Bonding & Insurance Company.

77-85 State St., Boston, Massachusetts.

T. J. Falvey, President; John T. Burnett, Secretary.

E. C. Murray, State Agt., Helena, Montana.

## Agents.

| Name.                               | Address.               |
|-------------------------------------|------------------------|
| John W. James .....                 | Anaconda.              |
| J. S. Barstow .....                 | Baker.                 |
| Dorman Kellogg .....                | Big Timber.            |
| Billings Loan & Title Co. ..        | Billings.              |
| E. R. Price .....                   | Billings.              |
| Chas. E. Dunlop .....               | Bozeman.               |
| E. M. Gardner Co. ....              | Bozeman.               |
| Raymond H. Hough .....              | Bridger.               |
| Michael A. Berger .....             | Butte.                 |
| Passmore & Co. ....                 | Butte.                 |
| Huston & Elderkin .....             | Butte.                 |
| J. E. Webb .....                    | Chouteau.              |
| H. W. Conrad .....                  | Conrad.                |
| I. O. Slette .....                  | Culbertson.            |
| M. E. Fee & Sons .....              | Deer Lodge.            |
| Pearl I. Smith .....                | Dillon.                |
| Oscar J. Wackerlin .....            | Fort Benton.           |
| Mahon & Willis Realty Co. ....      | Glasgow.               |
| R. E. Johnson .....                 | Glasgow.               |
| Miller & Jordan .....               | Glendive.              |
| Jens Rivenes .....                  | Glendive.              |
| H. H. Stanley .....                 | Great Falls.           |
| Frary & Burlingame .....            | Great Falls.           |
| Henry R. Thompson .....             | Hamilton.              |
| J. V. Kelly .....                   | Harlowton.             |
| O. G. Skylstead .....               | Havre.                 |
| Edward C. Murray .....              | Helena.                |
| E. E. Givens .....                  | Kalispell.             |
| Frank D. Stoop .....                | Kalispell.             |
| C. F. Brown .....                   | Laurel.                |
| The Morton-Hill Co. ....            | Lewistown.             |
| Frank Bender .....                  | Livingston.            |
| Livingston Land & Abstract Co. .... | Livingston.            |
| M. J. Walsh .....                   | Livingston.            |
| P. V. Lofgren .....                 | Medicine Lake.         |
| F. G. Ball .....                    | Miles City.            |
| J. B. Collins .....                 | Miles City.            |
| W. H. Smead Co. ....                | Missoula.              |
| Wheeldon-Rossi Co. ....             | Missoula.              |
| Rhoades & Howard .....              | Missoula.              |
| Moore Loan & Realty Co. ....        | Moore.                 |
| J. H. Morrow .....                  | Moore.                 |
| H. A. Featherman .....              | Philisburg.            |
| M. A. Myhre .....                   | Polson.                |
| L. O. Caswell .....                 | Red Lodge.             |
| J. D. Larson .....                  | Ronan.                 |
| Carl N. Thompson .....              | Roundup.               |
| Earl Wineman .....                  | Stanford.              |
| William G. Armstrong .....          | Terry.                 |
| Treasure State Realty Co. ....      | Thompson.              |
| Martin Vetleson .....               | Three Forks.           |
| Gene McCarthy .....                 | Townsend.              |
| Roy Van Winkle .....                | Virginia City.         |
| G. K. Spencer .....                 | White Sulphur Springs. |

# Mercants Life & Casualty Company.

329 Plymouth Building, Minneapolis, Minnesota.

M. J. McMichael, President; C. C. Thomas, Secretary.

## Agents.

| Name.                | Address.    |
|----------------------|-------------|
| R. L. Duckam .....   | Glendive.   |
| W. G. Craig .....    | Glendive.   |
| H. D. Hewitt .....   | Glendive.   |
| J. V. Quinton .....  | Havre.      |
| Wm. Roberts .....    | Anaconda.   |
| Dan Japhet .....     | Miles City. |
| W. L. Ricketts ..... | Missoula.   |
| Christ Sampson ..... | Butte.      |
| C. M. Smith .....    | Butte.      |
| Harry Smith .....    | Whitefish.  |
| Roy Stringer .....   | Kalispell.  |

# The Metropolitan Casualty Insurance Company of New York.

47 Cedar St., New York.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

## Agents.

| Name.   | Address.     |
|---|--------------|
| Wellcome & Peckover .....                     | Anaconda.    |
| E. B. Camp .....                              | Billings.    |
| E. B. Merrill .....                           | Bridger.     |
| A. T. Morgan .....                            | Butte.       |
| H. H. Stanley .....                           | Great Falls. |
| A. L. Mitchell .....                          | Hardin.      |
| E. C. Carruth .....                           | Havre.       |
| C. F. Ellis .....                             | Helena.      |
| Laurel Real Estate Loan & Investment Co. .... | Laurel.      |
| Worthy McKee .....                            | Livingston.  |
| Provinse & Campbell ...                       | Red Lodge.   |

# National Surety Company.

115 Broadway, New York, N. Y.

William B. Joyce, President; Herbert J. Hewitt, Secretary.

Joseph P. Donnelly, State Mgr., Helena, Mont.

## Agents.

| Name.                                      | Address.       |
|--|----------------|
| Hogg, Abbott & Ford .....                  | Anaconda.      |
| Louis Sponheim .....                       | Basin.         |
| John G. Ellingson .....                    | Big Timber.    |
| W. A. Combs .....                          | Billings.      |
| W. B. Burket Co. ....                      | Bozeman.       |
| W. M. Buckles .....                        | Buffalo.       |
| Goodwin Investment Co. ..                  | Butte.         |
| Arthur B. Melzner .....                    | Butte.         |
| Louis N. Beaulieu .....                    | Chinook.       |
| Coulter & Miller .....                     | Culbertson.    |
| Arthur J. Lochrie .....                    | Deer Lodge.    |
| Richard R. Price .....                     | Dillon.        |
| Rosebud Abstract Co. ....                  | Forsyth.       |
| J. F. Sullivan .....                       | Fort Benton.   |
| James W. Anderson .....                    | Froid.         |
| A. A. Freseman, Jr. ....                   | Geyser.        |
| Richard E. Johnson ...                     | Glasgow.       |
| Wm. J. Flachsenhar .....                   | Glendive.      |
| Frary & Burlingame .....                   | Great Falls.   |
| Thacher-Torrence Gen. Land & Inv. Co. .... | Hamilton.      |
| James D. Taylor .....                      | Hamilton.      |
| A. L. Ritt .....                           | Havre.         |
| W. J. Peterson .....                       | Hedgesville.   |
| Joseph P. Donnelly ...                     | Helena.        |
| O. H. Moberly .....                        | Kalispell.     |
| Edward Brassey .....                       | Lowistown.     |
| Chester A. Adams .....                     | Libby.         |
| Michael J. Walsh .....                     | Livingston.    |
| George L. Sorenson .....                   | Manhattan.     |
| George L. Ryerson .....                    | Medicine Lake. |
| Calvin Investment Co. ....                 | Miles City.    |
| A. S. Newcomb .....                        | Mondak.        |
| A. Riba .....                              | Plentywood.    |
| Ober & Gregg .....                         | Polson.        |
| R. S. Nutt .....                           | Sidney.        |
| F. Meredith .....                          | Stanford.      |
| Carlton H. Kester ...                      | Valier.        |
| Thos. J. Matthews .....                    | Roundup.       |



New York Plate Glass Insurance Company.  
Maiden Lane and William Sts., New York.  
Major A. White, President; J. Carroll French, Secretary.

Agents.

| Name.                           | Address.     |
|---------------------------------|--------------|
| H. B. Palmer & Co., Inc. ....   | Helena.      |
| Piatt & Heath Co., Inc. ....    | Helena.      |
| Morley & Thomas Co. ....        | Butte.       |
| Slemons & Booth ....            | Butte.       |
| Lawlor & Rowe ....              | Butte.       |
| M. A. Berger ....               | Butte.       |
| A. K. Anderson ....             | Missoula.    |
| McIntosh & Fisher ...           | Missoula.    |
| Fred'k D. Whisler ...           | Missoula.    |
| Yellowstone Investment Co. .... | Billings.    |
| S. F. Tuttle ....               | Boulder.     |
| L. O. Caswell ....              | Red Lodge.   |
| Wellcome & Peckover Co. ....    | Anaconda.    |
| Cook-Reynolds Co. ....          | Lewistown.   |
| O. E. Meyers Realty Co. ....    | Bozeman.     |
| Dudley Crowther .....           | Great Falls. |

North American Accident Insurance Company.

209 So. La Salle St., Chicago, Ill.

E. C. Waller, President; A. E. Forrest, Secretary.

F. J. Forrest, Mgr., Denver, Colo.

Agents.

| Name.                 | Address.     |
|-----------------------|--------------|
| W. H. Mahoney ....    | Anaconda.    |
| Abe Braveram ....     | Butte.       |
| E. M. Hungerford .... | Billings.    |
| J. R. Moyle ....      | Butte.       |
| C. A. Beecher ....    | Butte.       |
| J. C. Corwin ....     | Great Falls. |
| Fred Croghen ....     | Butte.       |
| T. L. Glenn ....      | Butte.       |
| G. B. Parker ....     | Butte.       |
| F. H. Preston ....    | Butte.       |
| Wm. Rohan ....        | Butte.       |
| J. D. Rolstin ....    | Butte.       |
| E. J. Tucker ....     | Butte.       |
| W. M. Kojetin ....    | Moore.       |
| C. A. Beecher ....    | Great Falls. |

# The Ocean Accident & Guarantee Corporation, Limited.

London, England.

Oscar Ising, U. S. Mgr., 59 John St., N. Y.

## Agents.

| Name.              | Address.     |
|--------------------|--------------|
| Robert B. Abbott   | Anaconda.    |
| A. K. Anderson     | Missoula.    |
| F. G. Ball         | Miles City.  |
| W. B. Burkett      | Bozeman.     |
| W. L. Campbell     | Red Lodge.   |
| Richard M. David   | Billings.    |
| L. K. Devlin       | Havre.       |
| E. E. Givens       | Kalispell.   |
| Worthy McKee       | Livingston.  |
| B. P. McNair       | Great Falls. |
| Meagher & Sullivan | Butte.       |
| T. B. Miller       | Helena.      |
| A. W. Pipes        | Polson.      |
| Fred G. Smith      | Pcny.        |

## Preferred Accident Insurance Company.

290 Broadway, New York City.

Kimball C. Atwood, President; Wilfrid C. Potter, Secretary.

F. A. Timby, Gen. Agt., 312 Boston Building, Salt Lake City, Utah.

## Agents.

| Name.             | Address.     |
|-------------------|--------------|
| Geo. F. Ingram    | Helena.      |
| John F. Davies    | Butte.       |
| Byron A. DeForest | Great Falls. |

## The Standard Accident Insurance Company.

906 Penobscot Bldg., Detroit, Mich.

Lem. W. Bowen, President; E. A. Leonard, Secretary.

## Agents.

| Name.            | Address.     |
|------------------|--------------|
| W. L. Collins    | Anaconda.    |
| J. E. Jennie     | Havre.       |
| J. D. Wallace    | Butte.       |
| W. L. Dodds      | Great Falls. |
| C. E. Martin     | Helena.      |
| F. H. Reeves     | Whitefish.   |
| S. S. Carruthers | Dillon.      |
| J. A. McMillan   | Butte.       |
| N. E. Reynolds   | Monida.      |
| J. J. Collins    | Billings.    |
| W. B. Duffy      | Culbertson.  |
| John N. Lydon    | Butte.       |
| F. D. Wilson     | Butte.       |



St. Paul Mutual Hail & Cyclone Ins. Co.

511-512 Pioneer Press Bldg., St. Paul, Minnesota.

L. C. Stebbins, President; G. R. Walding, Secretary.

A. J. Lochrie, State Agt., Deer Lodge, Mont.

Agents.

| Name.               | Address.     |
|---------------------|--------------|
| R. M. Lord .....    | Sidney.      |
| A. J. Lochrie ..... | Deer Lodge.  |
| J. Y. Creel .....   | Baker.       |
| H. B. Heeren .....  | Hedgesville. |

State Farmers' Mutual Hail Insurance Company.

Waseca, Minnesota.

F. T. Day, President; C. H. Watson, Secretary.

Agents.

| Name.              | Address. |
|--------------------|----------|
| C. R. Miller ..... | Circle.  |

The Title Guaranty & Surety Company.

516 Spruce St., Scranton, Pa.

L. A. Watres, President; J. H. Law, Secretary.

Agents.

| Name.                              | Address.               |
|------------------------------------|------------------------|
| G. F. Coad .....                   | Billings.              |
| O. E. Meyers Realty Co. ....       | Eczeman.               |
| Montana Land & Securities Co. .... | Butte.                 |
| Walter L. Verge .....              | Chouteau.              |
| J. T. Stone .....                  | Conrad.                |
| Warren E. Evans .....              | Deer Lodge.            |
| Johnson & Boone .....              | Dillon.                |
| Charles L. Crum .....              | Ecrsyth.               |
| Charles H. Boyle .....             | Fort Benton.           |
| Glasgow National Bank .....        | Glasgow.               |
| Jos. A. Slattery .....             | Glendive.              |
| Maurer & Kirschwing .....          | Great Falls.           |
| Walter B. Gunniss .....            | Hamilton.              |
| L. V. Beaulieu .....               | Havre.                 |
| C. F. Ellis & Co. ....             | Helena.                |
| I. D. Rognlien .....               | Kalispell.             |
| Jas. L. Martin .....               | Lewistown.             |
| Ramsdell & Allen .....             | Livingston.            |
| P. V. Lofgren .....                | Medicine Lake.         |
| Patt-Tuggle Company .....          | Miles City.            |
| Wheeldon-Rossi Company .....       | Missoula.              |
| D. M. Durfee .....                 | Philipsburg.           |
| Sylvester C. Bibee .....           | Polson.                |
| The Flathead Land Company .....    | Ronan.                 |
| Allison D. Baker .....             | Roundup.               |
| A. S. Ainsworth .....              | Thompson.              |
| Matt Carey .....                   | Virginia City.         |
| Church & Morrison Land Co. ....    | White Sulphur Springs. |

The Union Health & Accident Company.

201-205 Central Savings Bank Bldg., Denver, Colo.

F. S. Moore, President; J. S. McCleery, Secretary.

Agents.

| Name.             | Address.  |
|-------------------|-----------|
| W. V. Lewis ..... | Billings. |

United States Fidelity & Guaranty Company.

Baltimore, Maryland.

John R. Bland, President; Geo. R. Callis, Secretary.

Friederichs & Price, Gen. Agts., Helena, Montana.

Agents.

| Name.                            | Address.       |
|----------------------------------|----------------|
| Freiderichs & Price .....        | Helena.        |
| Geo. W. Peterson .....           | Araconda.      |
| The Augusta State Bank .....     | Augusta.       |
| C. H. Morse .....                | Belgrade.      |
| J. A. Lowry & Company .....      | Big Timber.    |
| W. P. Matheson .....             | Billings.      |
| Gallatin State Bank .....        | Bozeman.       |
| Sherman F. Tuttle .....          | Boulder.       |
| C. D. Goodnow .....              | Broadview.     |
| S. S. Nelson .....               | Brockton.      |
| Meagher & Sullivan .....         | Butte.         |
| L. A. King .....                 | Butte.         |
| Morley & Thomas Company .....    | Butte.         |
| William Chittick .....           | Chester.       |
| W. B. Sands .....                | Chinook.       |
| James Eckford .....              | Chouteau.      |
| H. J. Miles .....                | Clyde Park.    |
| Robt. J. Brennen .....           | Columbus.      |
| R. O. Lunke .....                | Culbertson.    |
| Edward Scharnikow .....          | Deer Lodge.    |
| B. F. White .....                | Dillon.        |
| John Oliver .....                | Ekalaka.       |
| Dowlin & Squier .....            | Forsyth.       |
| Ezra L. Crane .....              | Fort Benton.   |
| L. C. Ulm .....                  | Fromberg.      |
| Sidney J. Rundle .....           | Glasgow.       |
| R. H. Watson .....               | Glendive.      |
| B. P. McNair .....               | Great Falls.   |
| R. A. O'Hara .....               | Hamilton.      |
| J. Wheeler Freeman .....         | Harlowton.     |
| E. C. Carruth .....              | Havre.         |
| Frank D. Stoop .....             | Kalispell.     |
| W. D. Lawson .....               | Kalispell.     |
| A. W. Stow .....                 | Laurel.        |
| Hilger Loan & Realty Co. ....    | Lewistown.     |
| Lincoln County Abstract Co. .... | Libby.         |
| T. M. Swindlehurst .....         | Livingston.    |
| Fred W. Hall .....               | Malta.         |
| Harry J. Thomas .....            | Manhattan.     |
| C. E. Comer .....                | Medicine Lake. |
| J. B. Collins .....              | Miles City.    |
| Peckham, Pettitt & Osborne ..... | Missoula.      |
| E. A. Hannah .....               | Philisburg.    |
| C. W. Powell .....               | Plains.        |
| H. D. Kenyon .....               | Plains.        |
| Ober & Gregg .....               | Polson.        |
| A. W. Pipes .....                | Polson.        |
| Morris & Flint .....             | Pony.          |
| Traders State Bank .....         | Poplar.        |
| Provinse & Campbell .....        | Red Lodge.     |
| Ronan State Bank .....           | Ronan.         |
| William J. Jameson .....         | Roundup.       |
| First National Bank .....        | Sidney.        |
| Lionel E. Manning .....          | Stevensville.  |



United States Fidelity & Guaranty Company—(Continued).

| Name.                   | Address.               |
|-------------------------|------------------------|
| W. F. Garry .....       | Sweet Grass.           |
| A. O. Hewitt .....      | Terry.                 |
| First State Bank .....  | Thompson.              |
| E. M. Paulson .....     | Three Forks.           |
| Fred W. Schmitz .....   | Townsend.              |
| W. A. Clark .....       | Virginia City.         |
| E. L. Geddes .....      | Whitefish.             |
| William P. Greene ..... | Whitehall.             |
| T. F. McDowell .....    | White Sulphur Springs. |
| Wood & Hampton .....    | White Sulphur Springs. |

U. S. Health and Accident Insurance Company.

130 North Washington Ave., Saginaw, Mich.

J. B. Pitcher, President; J. M. Pitcher, Secretary.

Agents.

| Name.                  | Address.    |
|------------------------|-------------|
| Geo. M. Leonard .....  | Broadview.  |
| Wm. I. Ellsworth ..... | Butte.      |
| Alex. A. Sweaas .....  | Kalispell.  |
| E. L. Baker .....      | Deer Lodge. |













